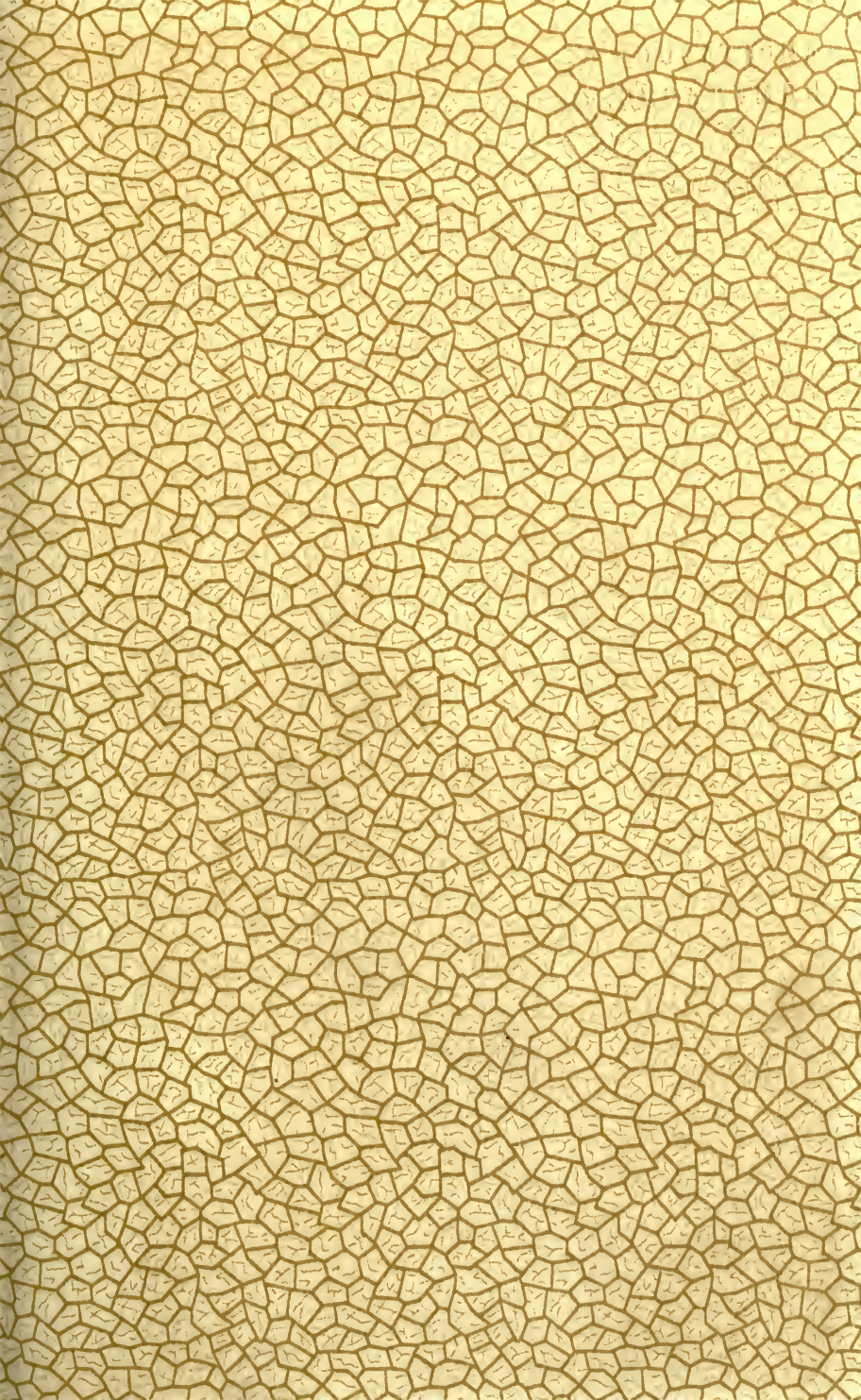


THE CO-OPERATIVE
WHOLESALE SOCIETIES
LIMITED

ANNUAL 1909



Pranava

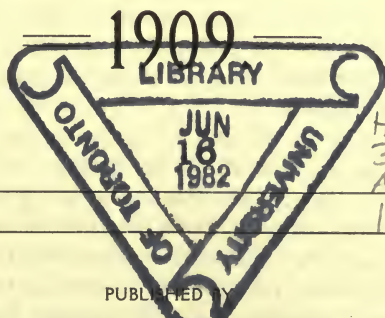




.. THE ..
CO-OPERATIVE WHOLESALE
SOCIETIES LIMITED.

ANNUAL

.. FOR ..



PUBLISHED BY

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
1, BALLOON STREET, MANCHESTER; and

THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED,
MORRISON STREET, GLASGOW.

PREFACE.

THE literary contributions to this volume cover a wide field, from "Co-operation as an Alternative to Socialism," by Mr. F. Rockell, to Mr. Reed's "Egypt under Lord Cromer." In a Co-operative publication Mr. Rockell's article naturally claims first attention. At the present time, when we find it maintained on the one hand that Socialism is allied to Co-operation, and on the other that the two movements are absolutely distinct, such a comparison, focussing the main points in one article, is of considerable value. The author, whilst appreciating the aims of Socialism, is keen to discover its weaknesses, and indicates in a clear and powerful style the latent force of reform in Co-operation intelligently understood and diligently applied.

Of the articles dealing with other social problems, Mr. Alden's plea for the children is perhaps the most pressing in its call for prompt attention. Our age is the age of cheapness, not only of commodities, but, alas! of human life—worse still, of child life—and, although much has been done to protect the children of the nation, the facts and figures collected by the author prove the need for greater effort on their behalf. Mr. Alden deals with the infant, the child at school and at work, the criminal and pauper, and concludes: "Any Government worthy of the name to-day must have a great constructive policy of social reform on all sides in order that this blot of a degraded child life may be removed from the national escutcheon."

From legislation for children to legislation for adults is a natural step, and this brings us to Mr. F. H. Rose's contribution discussing the Eight Hours Day for Miners, and in doing so he points out the importance of the Act as being an interference with the conditions of male adult workers. The subject is one that touches the national well-being at its heart, for coal has become an integral part of our civilisation, and knowledge of the life of those who drag it out from the depths of the earth should be common to all of us. The conclusions of Mr. Russell Rea's Departmental Commission are examined, dissected, and criticised with trenchant force. The apprehensions of the opponents of the Bill are shown to be groundless, or, at least, to quote the author, "That the price of coal will rise I believe—that it *should* rise I refuse to admit."

PREFACE.

Mr. Rose also reminds us that "it so rarely occurs to us that there are profits which cannot be expressed in money values, and that national credit and security must rise with the social and industrial efficiency of our people."

It is ten years since an article appeared in the "Annual" dealing with the Nationalisation of Railways. Since then many developments have taken place, and Mr. Chiozza Money re-states the case with his customary ability. The success of State-owned railways abroad is compared with the results of the working of the English systems, much to the disadvantage of home methods. The waste in competition, over-capitalisation, the railway in its relation to traders and its own servants, are all considered and much interesting information given respecting these aspects of the question, concluding with a few practical suggestions as to the acquiring of the railways by the British people.

Equality of opportunity is the dominant note of Mr. Mansbridge's article "From Primary School to University." We are given a precise historical survey of educational work from early times of primary, secondary, and University education, followed by an examination of primary school work, and then of the functions of the two higher spheres. The author points out that "some day England will regard the right conduct of war with ignorance and evil forces as of equal importance to the right conduct of war with an opposing nation," and if the creation of an educational highway for all who seek knowledge from a high motive will hasten that day it behoves us all to further such an agitation.

Professor S. J. Chapman takes us back into the bed-rock of "Principles of Social Reform," and in a scholarly paper reminds us of the importance of true ideals, and of a definite basis of principles which will help us in attaining them.

The work of our legislators and certain details of Parliamentary procedure are dealt with by Mr. S. L. Hughes, who, in a fresh and pleasant manner, tells us of the ways of our representatives at Westminster; whilst Imperial matters, in this case "Egypt under Lord Cromer," find a congenial exponent in Mr. J. H. Reed, who sketches the history of modern Egypt and the results of the British occupation.

THE COMMITTEE.

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- Comparison of the Sales of Wholesale and Retail Co-operation.
- Forty-five Years' Progress of Co-operation.
- Forty-four Years' Progress of the Co-operative Wholesale Society Limited.
- Map of the World, showing Foreign and Colonial Depôts.
- Map of the United Kingdom, showing Depôts, &c., of the Wholesale Societies.
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 - Drapery Warehouse, Balloon Street.
 - Dantzic Street.
 - Trafford Bacon Factory and Wharf.
- Newcastle—
 - West Blandford Street.
 - Waterloo Street and Thornton Street.
 - Quayside
 - Stowell Street.
 - Pelaw.
- London—
 - Leman Street.
 - Bacon Stoves.
 - Grove Street.
 - Tea Department.
- Bristol Depôt.
- Brislington Butter Factory.
- Cardiff Depôt.
- Northampton Saleroom.
- Nottingham Saleroom.
- Birmingham Saleroom.
- Huddersfield Saleroom.
- Limerick Depôt.
- Armagh Depôt.
- Tralee Egg and Butter Depôt.
- " Bacon Factory.
- Typical Irish Creamery (Bunkay).
- Crumpsall Biscuit, Sweet, &c., Works.
- Middleton Junction Preserve, Marmalade, and Peel Works.
- Middleton Junction Vinegar Brewery and Pickle and Sauce Factory.
- Leicester Wheatsheaf Boot and Shoe Works.
- Leicester Duns Lane Boot and Shoe Works.
- Enderby Boot and Shoe Works.
- Heckmondwike Boot, Shoe, and Currying Works.
- Rushden Boot and Shoe Works.
- Irlam Soap, Candle, and Glycerine Works.
- Silvertown (London) Soap Works.
- Dunston-on-Tyne Soap Works.
- Batley Woollen Cloth Factory.
- Leeds Clothing Factory.
- " Brush and Mat Works.
- Luton Cocoa and Chocolate Works.
- Dunston-on-Tyne Flour Mill.
- Silvertown (London) Flour Mill.
- Sun Flour and Provender Mills, Trafford Wharf.
- Star Flour Mill. Oldham.
- Silvertown (London) Grocery Productive Factory.
- Broughton (Manchester) Cabinet, Tailoring, Mantle, Shirt, Underclothing, &c., Factories.
- Desborough Corset Factory.
- Longsight (Manchester) Printing Works.
- Leicester Printing Works (late Hosiery).
- Hartlepool Lard Refinery and Hide and Skin Factory.
- Littleborough Flannel Factory.
- Manchester Tobacco Factory.
- Hucknall Huthwaite Hosiery Factory.
- Bury Weaving Shed.
- Keighley Ironworks.
- Dudley Bucket and Fender Works.
- Birtley Tinplate Works.
- Longton Crockery Depôt.
- Esbjerg Depôt.
- Herning Bacon Factory.
- Sydney Oil and Tallow Factory.
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- S.S. "New Pioneer."
- Roden Convalescent Home.
- " Tomato Houses.
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- Calderwood Castle and Estate.
- Boot Factory, Shieldhall.
- Cabinet Factory, Shieldhall.
- Printing Department, Shieldhall.
- Chemical Department, Shieldhall.
- Dining-rooms and Ready-made Clothing Factory, Shieldhall.
- Chancelot Roller Flour Mills, Edinburgh.
- Regent Roller Flour Mills, Glasgow.
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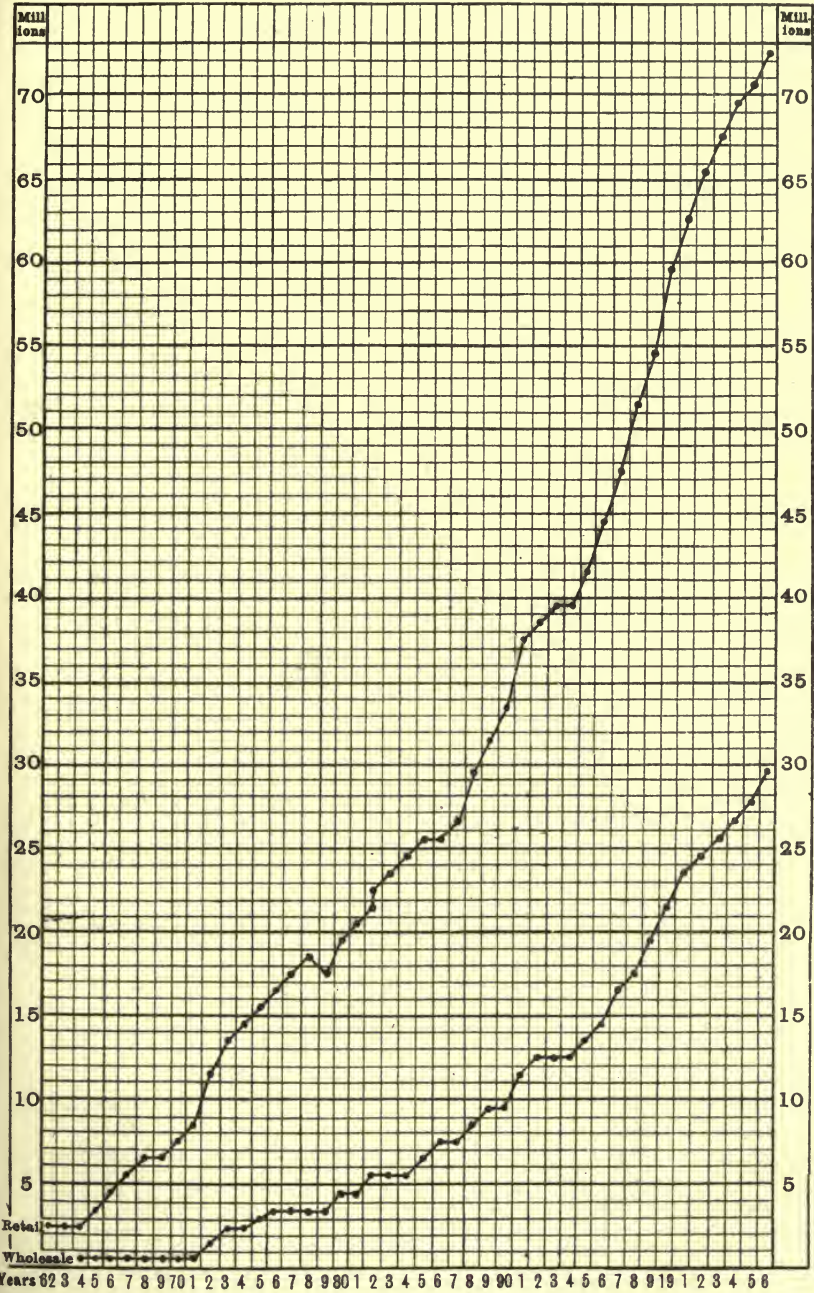
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Comparative Progress of Wholesale and Retail Co-operative Societies in the United Kingdom.

Years 62 3 4 5 6 7 8 9 70 1 2 3 4 5 6 7 8 9 80 1 2 3 4 5 6 7 8 9 90 1 2 3 4 5 6 7 8 9 19 1 2 3 4 5 6



FORTY-FIVE YEARS' PROGRESS

OF

Co-operative Societies in the United Kingdom.

YEARS.	SALES. £	YEARS.	SALES. £
1862	2,333,523	1885	31,305,910
1863	2,673,778	1886	32,730,745
1864	2,836,606	1887	34,483,771
1865	3,373,847	1888	37,793,903
1866	4,462,676	1889	40,674,673
1867	6,001,153	1890	43,731,669
1868	7,122,360	1891	49,024,171
1869	7,353,363	1892	51,060,854
1870	8,201,685	1893	51,803,836
1871	9,463,771	1894	52,110,800
1872	13,012,120	1895	55,100,249
1873	15,639,714	1896	59,951,635
1874	16,374,053	1897	64,956,049
1875	18,499,901	1898	68,523,969
1876	19,921,054	1899	73,533,686
1877	21,390,447	1900	81,020,428
1878	21,402,219	1901	85,872,706
1879	20,382,772	1902	89,772,923
1880	23,248,314	1903	93,384,799
1881	24,945,063	1904	96,263,328
1882	27,541,212	1905	98,002,565
1883	29,336,028	1906	102,408,120
1884	30,424,101		
TOTAL SALES IN THE FORTY-FIVE YEARS, 1862 TO 1906.		..... £1,729,450,549.	
TOTAL PROFITS IN THE FORTY-FIVE YEARS, 1862 TO 1906.		..... £164,299,176.	

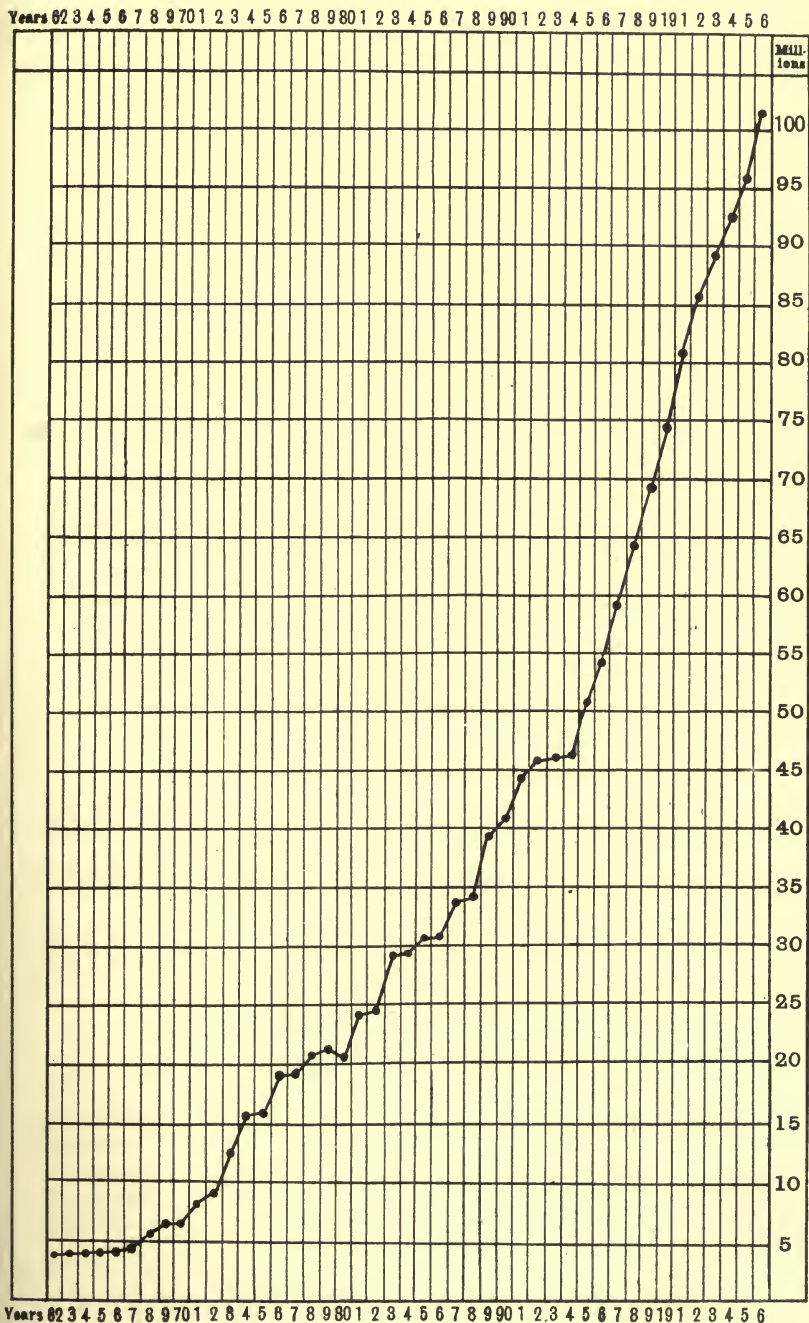
STATISTICAL POSITION OF CO-OPERATIVE SOCIETIES IN THE UNITED KINGDOM,

DECEMBER 31st, 1906.

Compiled from the Returns made by Societies to the Registrar and Co-operative Union.

Number of Members	... ..	2,493,981	£
Share Capital	... ..	31,985,848	
Loan Capital	... ..	16,332,735	
Sales for 1906	... ..	102,408,120	
Net Profits for 1906	... ..	10,293,784	
Devoted to Education, 1906	... ..	84,035	

Forty-five Years' Progress of Co-operative Societies in the United Kingdom.



FORTY-FOUR YEARS' PROGRESS

OF THE

Co-operative Wholesale Society Limited.

YEARS.	SALES. £	YEARS.	SALES. £
1864 (⁸⁰ Weeks)	51,857	1886	5,223,179
1865	120,754	1887	5,713,235
1866	175,489	1888	6,200,074
1867 (⁶⁵ Weeks)	331,744	1889 (⁵⁸ Weeks)	7,028,944
1868	412,240	1890	7,429,073
1869	507,217	1891	8,766,430
1870 (⁵⁸ Weeks)	677,734	1892	9,300,904
1871	758,764	1893	9,526,167
1872	1,153,132	1894	9,443,938
1873	1,636,950	1895 (⁵⁸ Weeks)	10,141,917
1874	1,964,829	1896	11,115,056
1875	2,247,395	1897	11,920,143
1876 (⁵⁸ Weeks)	2,697,366	1898	12,574,748
1877	2,827,052	1899	14,212,375
1878	2,705,625	1900	16,043,889
1879 (⁵⁰ Weeks)	2,645,331	1901 (⁵⁸ Weeks)	17,642,082
1880	3,339,681	1902	18,397,559
1881	3,574,095	1903	19,333,142
1882	4,038,238	1904	19,809,196
1883	4,546,889	1905	20,785,469
1884 (⁵⁸ Weeks)	4,675,371	1906	22,510,035
1885	4,793,151	1907 (⁵⁸ Weeks)	24,786,568
TOTAL SALES IN THE FORTY-FOUR YEARS, 1864 TO 1907.		} ... £333,785,027.	
TOTAL PROFITS IN THE FORTY-FOUR YEARS, 1864 TO 1907.		} ... £5,243,117.	

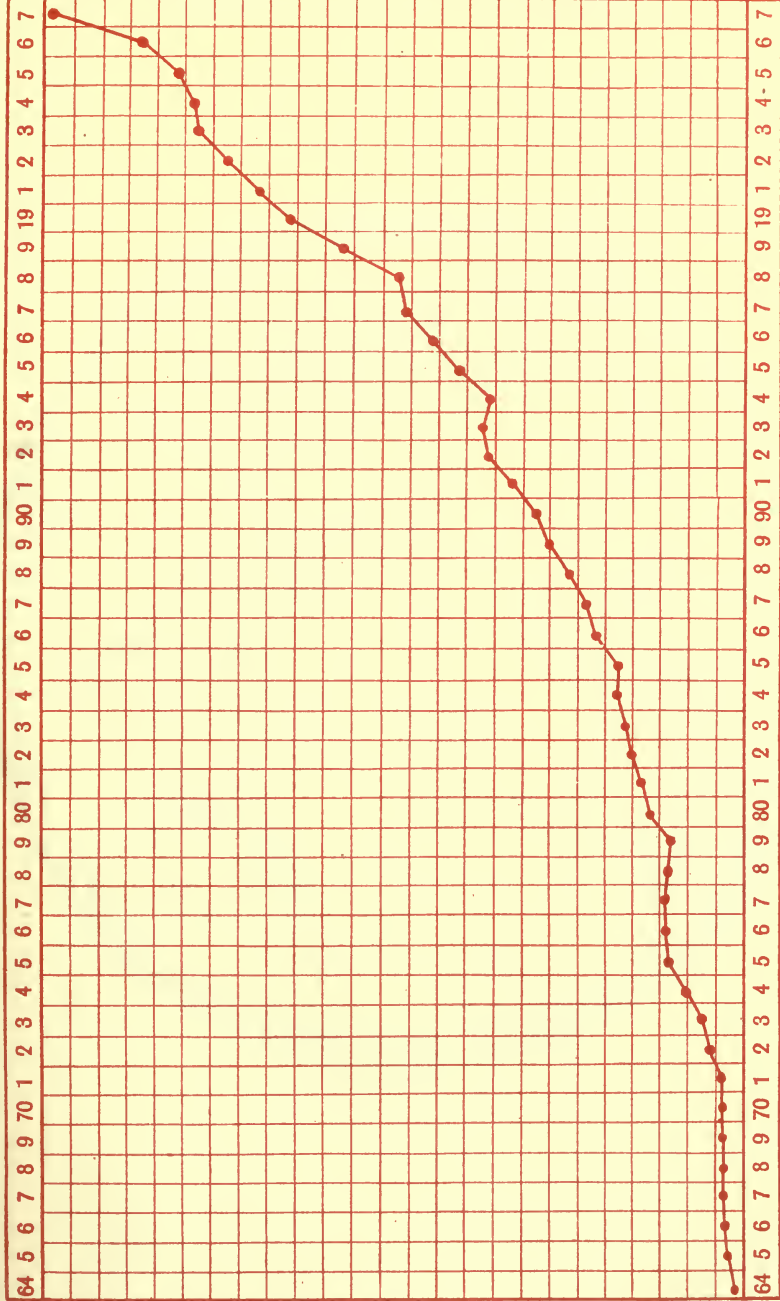
STATISTICAL POSITION OF THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED,

DECEMBER 28TH, 1907 (53 WEEKS).

Number of Societies holding Shares ...	1,139	
Number of Members belonging to Shareholders, 1,768,935		£
Share Capital (Paid up) ...		1,476,021
Loans and Deposits ...		2,857,013
Reserve Fund—Trade and Bank ...		416,872
Insurance Fund ...		641,375
Sales for the Year 1907 (53 Weeks) ...		24,786,568
Net Profits for Year 1907 (53 Weeks) ...		488,571

Years

Years



MILLIONS.

MILLIONS.

Forty-four Years' Progress of the Co-operative Wholesale Society Limited,
from 1864 to 1907.

Map of the World, showing



• JOINT WITH SCOTTISH WHOLESALE SOCIETY

Foreign and Colonial Depots.



♦ JOINT WITH SCOTTISH WHOLESALE SOCIETY
♦ CO-OPERATIVE WHOLESALE SOCIETY

Map of the United Kingdom, showing
Depots, &c., of the Wholesale Societies.



BUSINESS PREMISES,
 &c.,

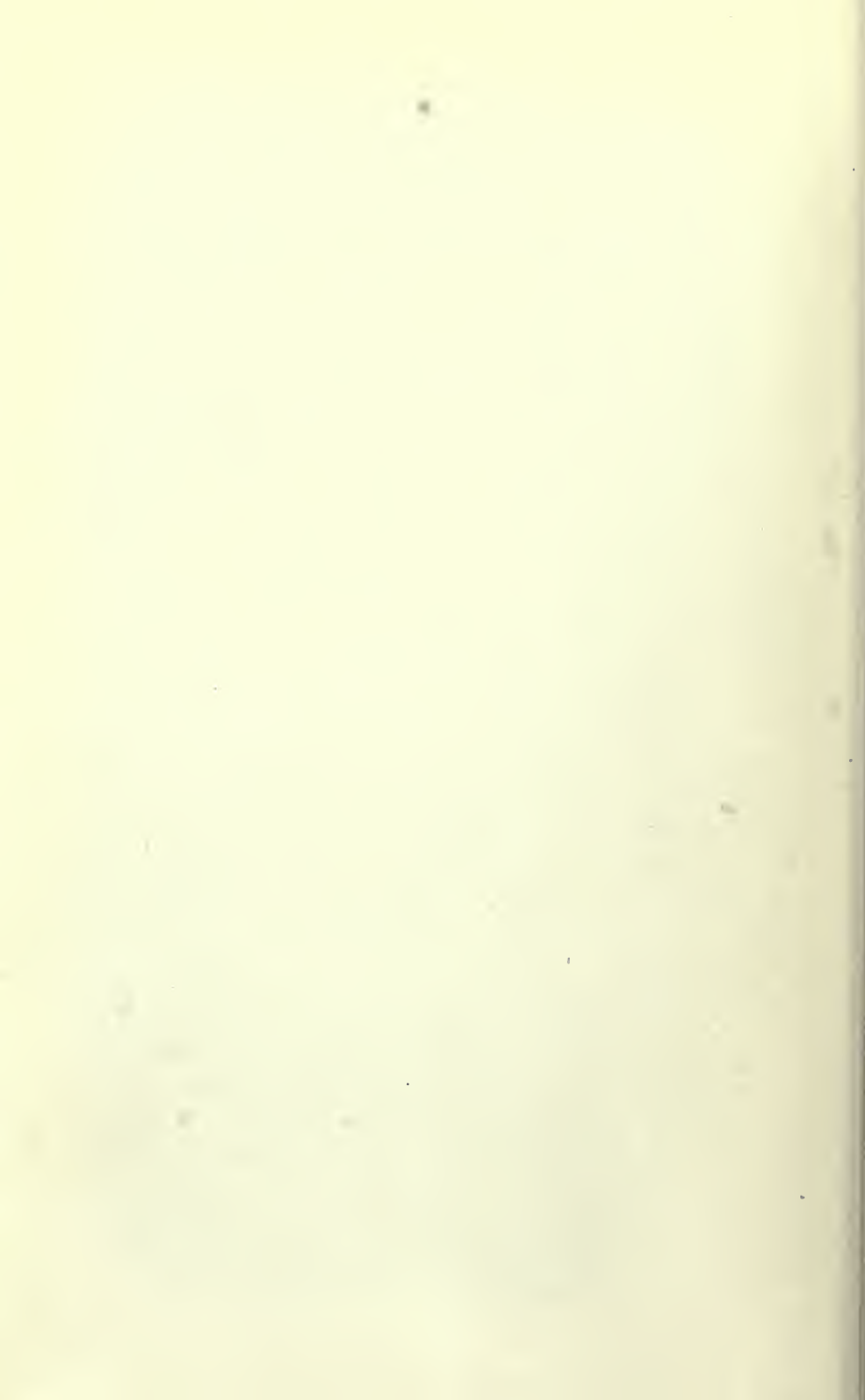
OWNED BY

THE CO-OPERATIVE WHOLESALE
SOCIETY LIMITED.





MANCHESTER: BIRD'S EYE VIEW OF CENTRAL PREMISES.

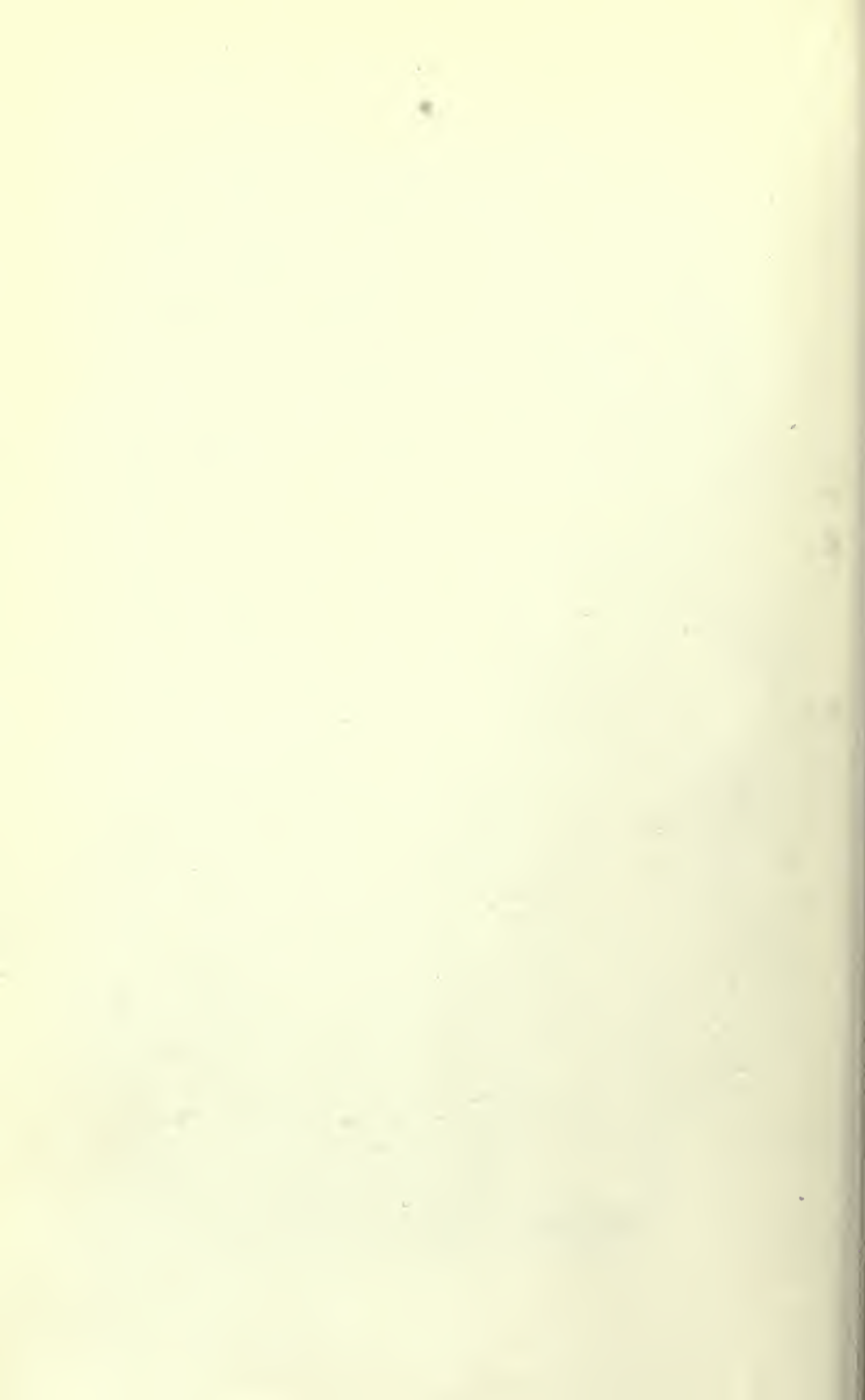


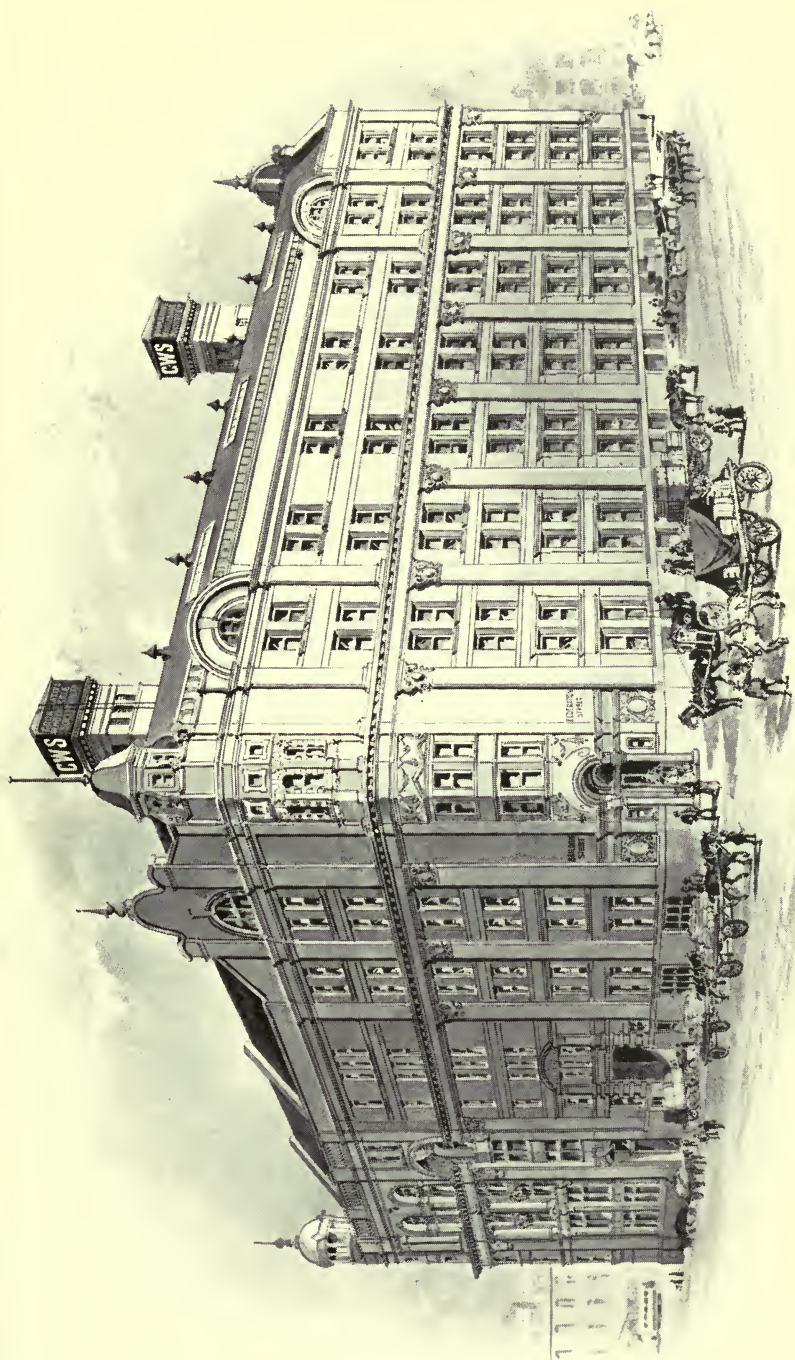


MANCHESTER: MITCHELL MEMORIAL HALL, BOARDROOM, OFFICES, &c., CORPORATION STREET.



MANCHESTER: BALLOON STREET AND GARDEN STREET.





MANCHESTER: DRAPERY WAREHOUSE, BALLOON STREET.



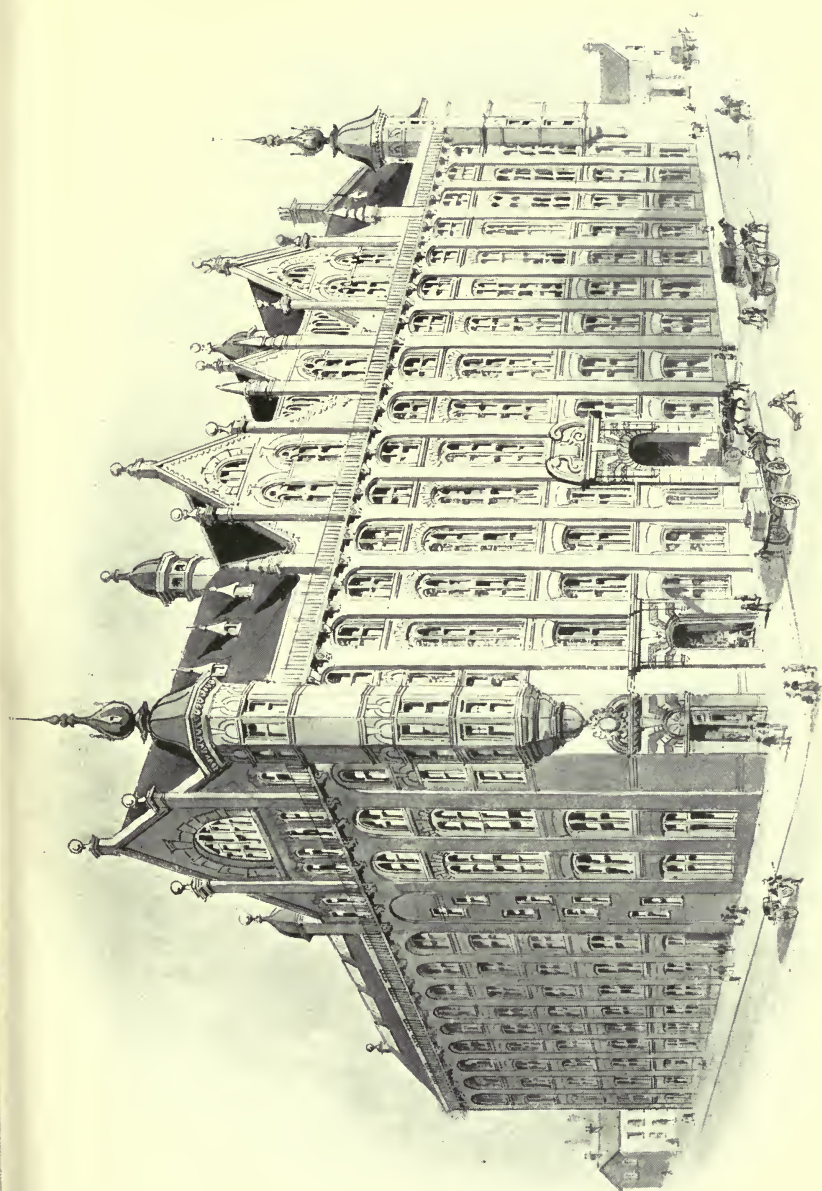


MANCHESTER: DANTZIC STREET.—WOOLLENS, READY-MADES, MANTLES, MILLINERY, CARPETS, &c.





MANCHESTER: TRAFFORD BACON FACTORY AND WHARF.



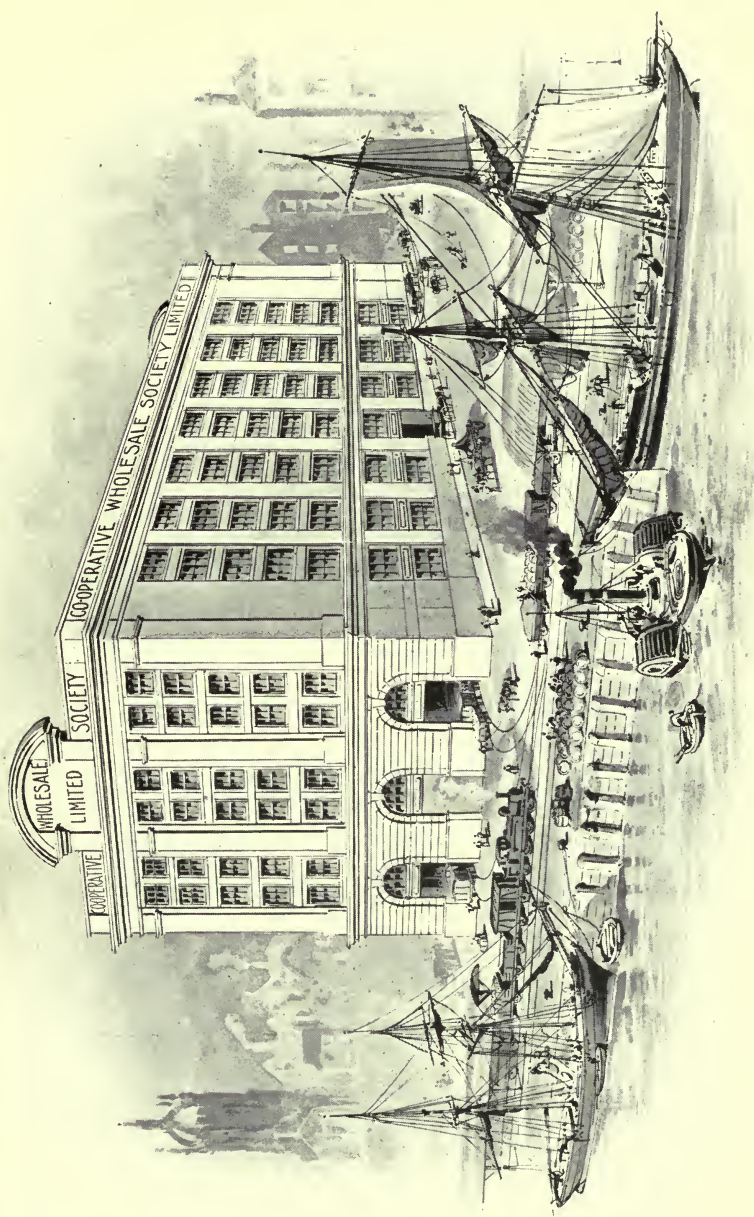
NEWCASTLE: WEST BLANDFORD STREET.





NEWCASTLE: WATERLOO STREET AND THORNTON STREET.

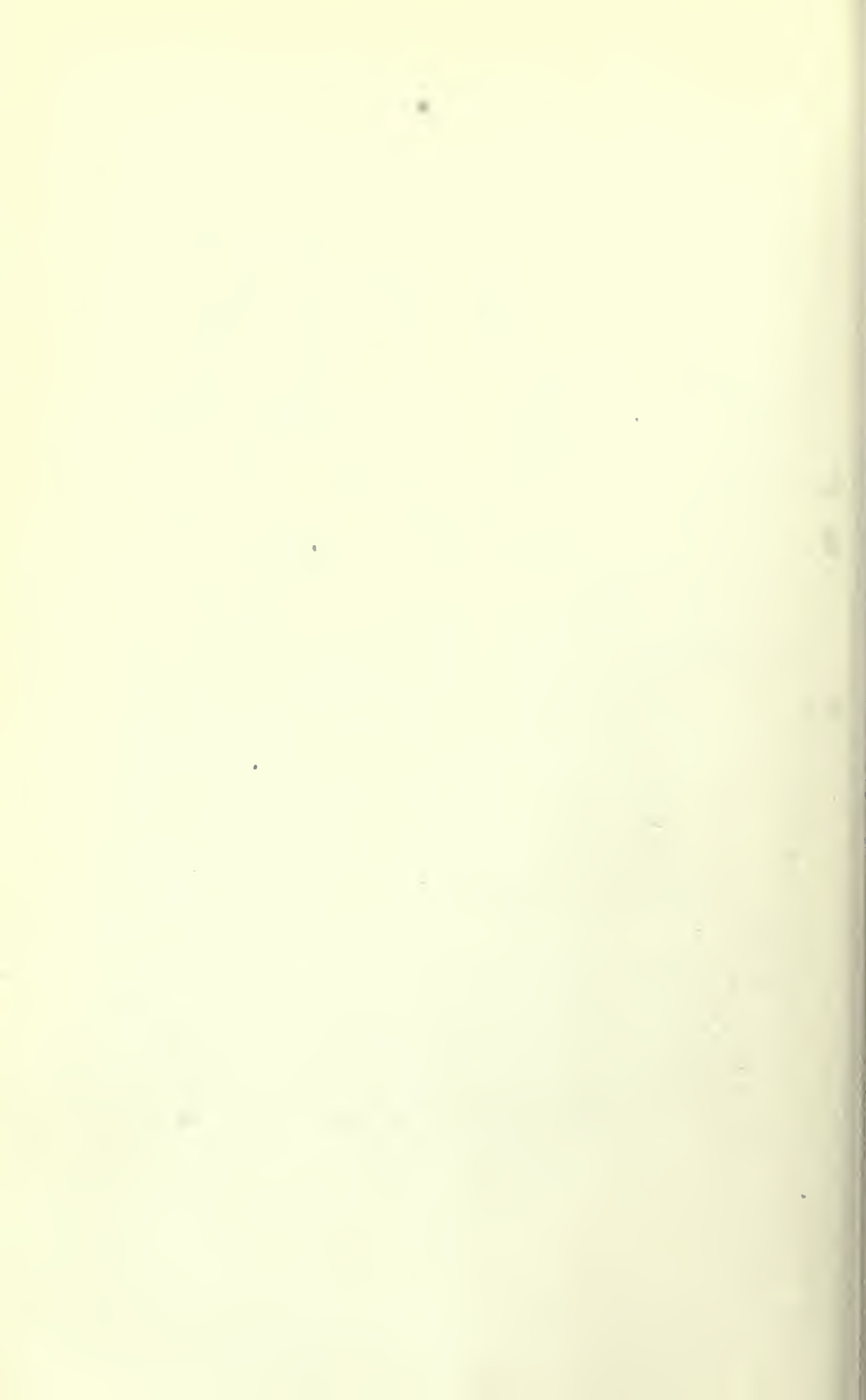




NEWCASTLE: QUAYSIDE.



NEWCASTLE: STOWELL STREET.





Birds-eye View of PELAW WORKS.

NEWCASTLE: PELAW.



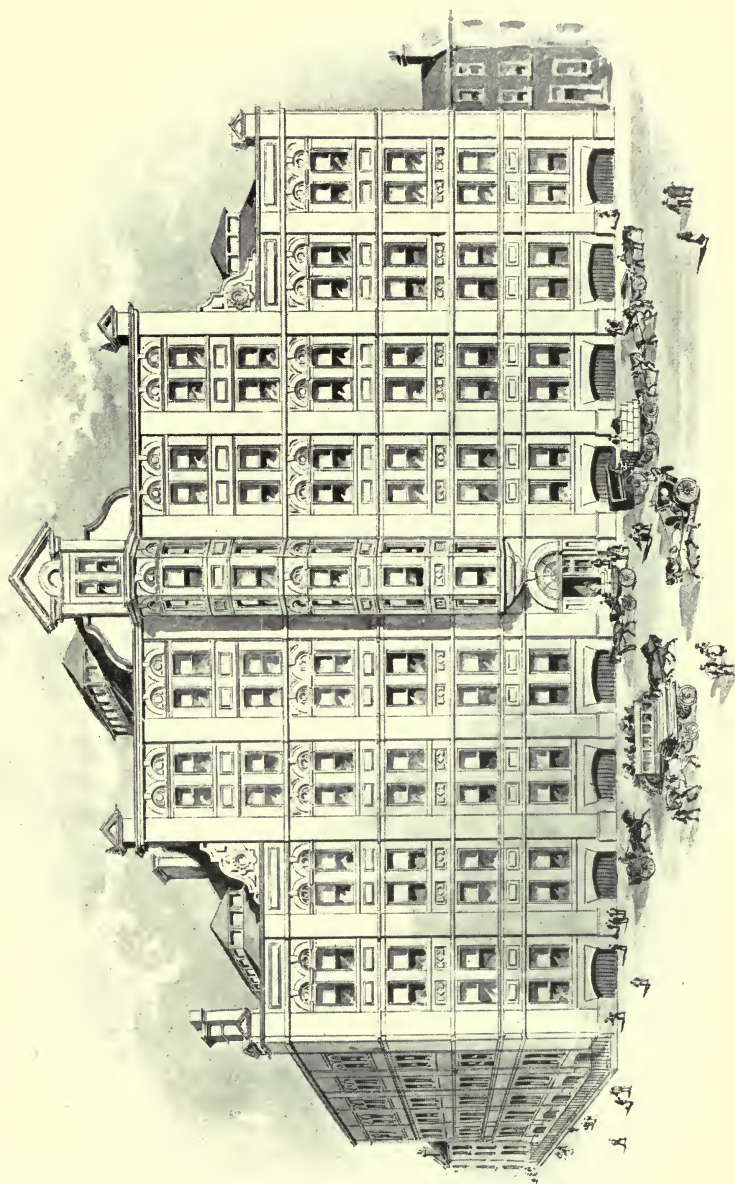
LONDON: LEMAN STREET.



LONDON: BACON STOVES.



LONDON: GROVE STREET.



LONDON: TEA DEPARTMENT.



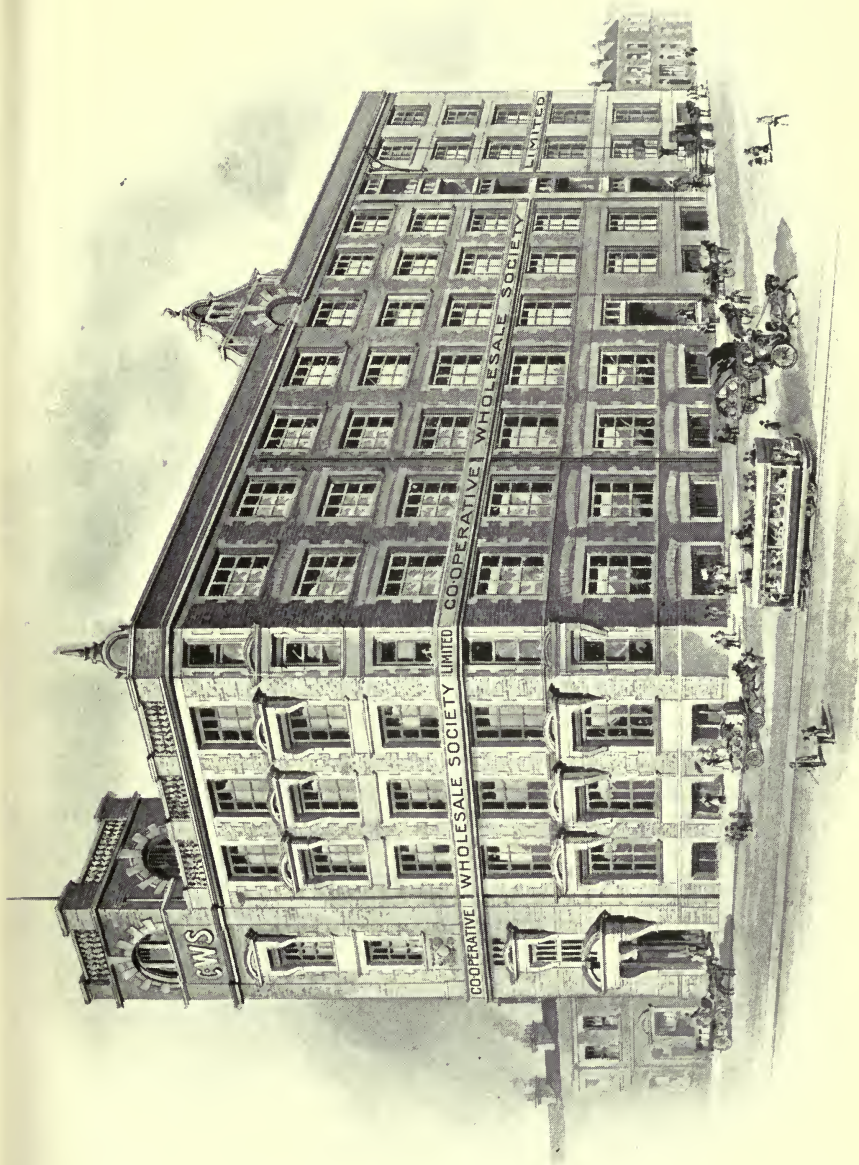
BRISTOL DEPOT.





BRISLINGTON BUTTER FACTORY.





CARDIFF DEPOT.





NORTHAMPTON SALEROOM.





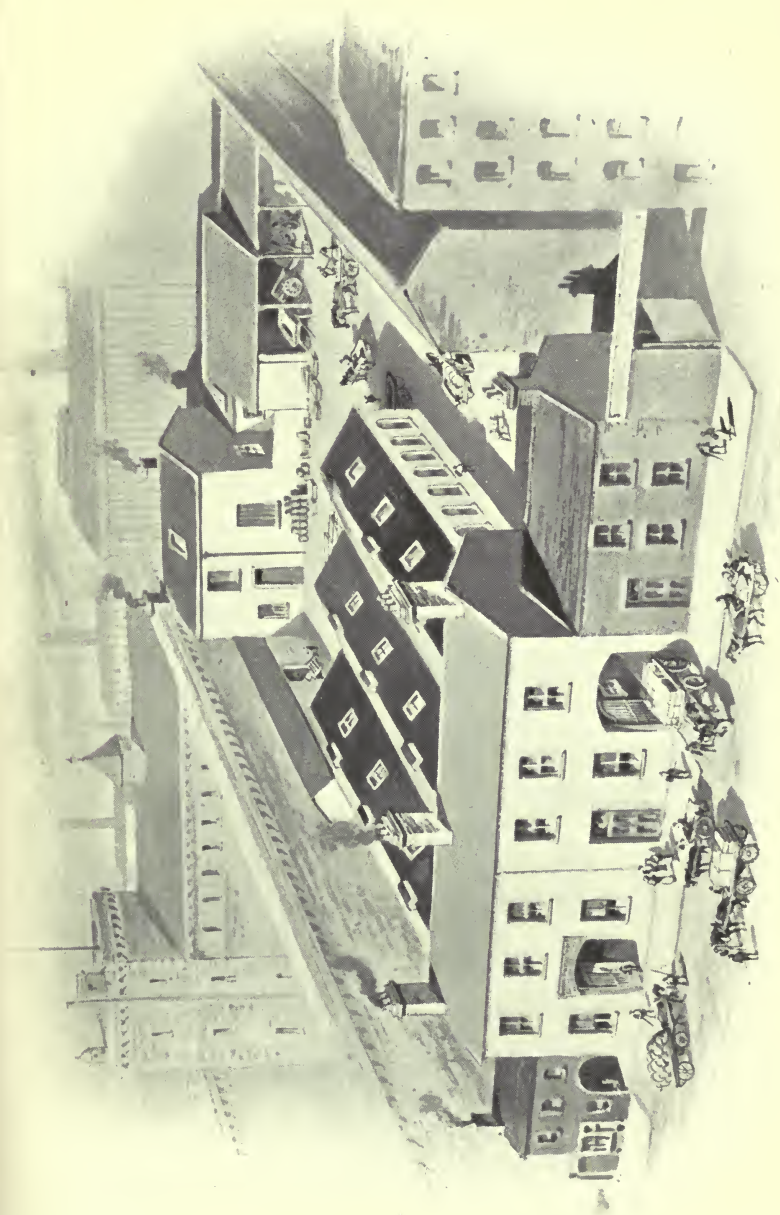
NOTTINGHAM SALEROOM.



BIRMINGHAM SALEROOM.

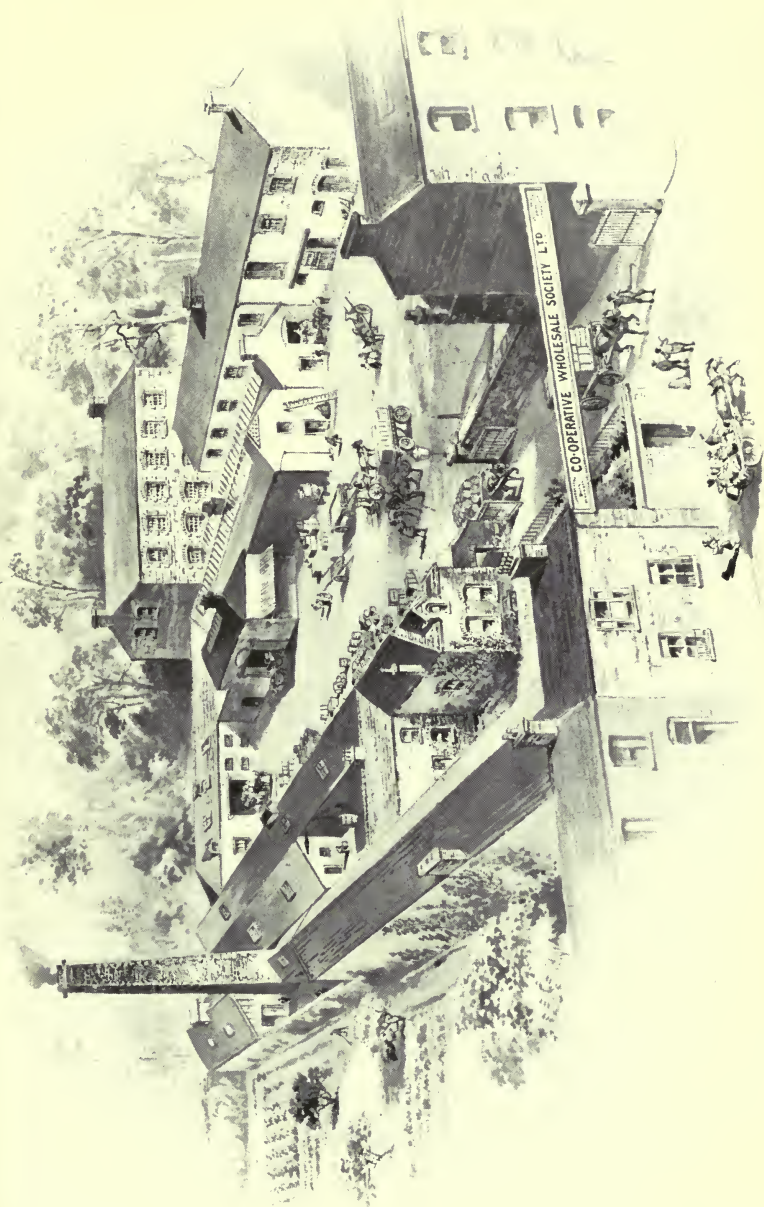


HUDDERSFIELD SALEROOM.



LIMERICK DEPOT.





ARMAGH DEPOT.

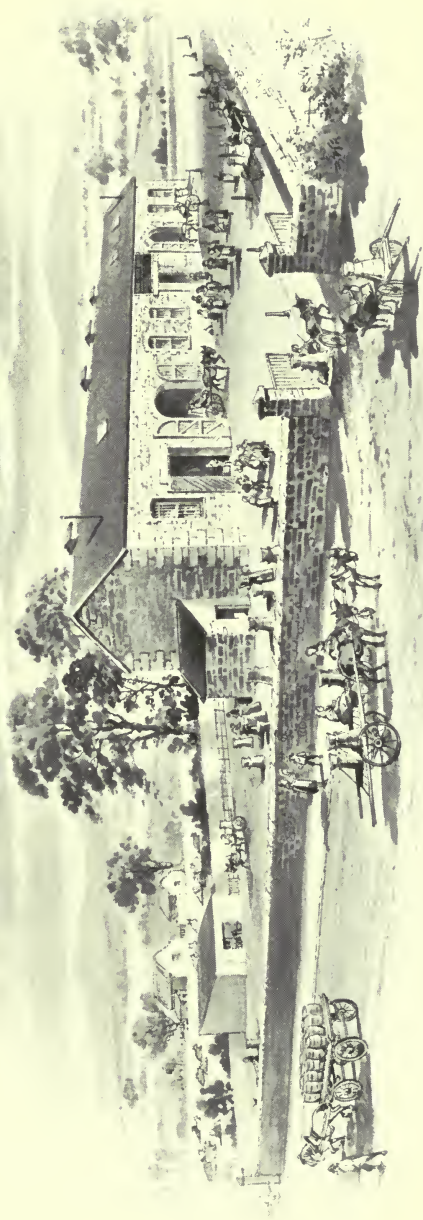




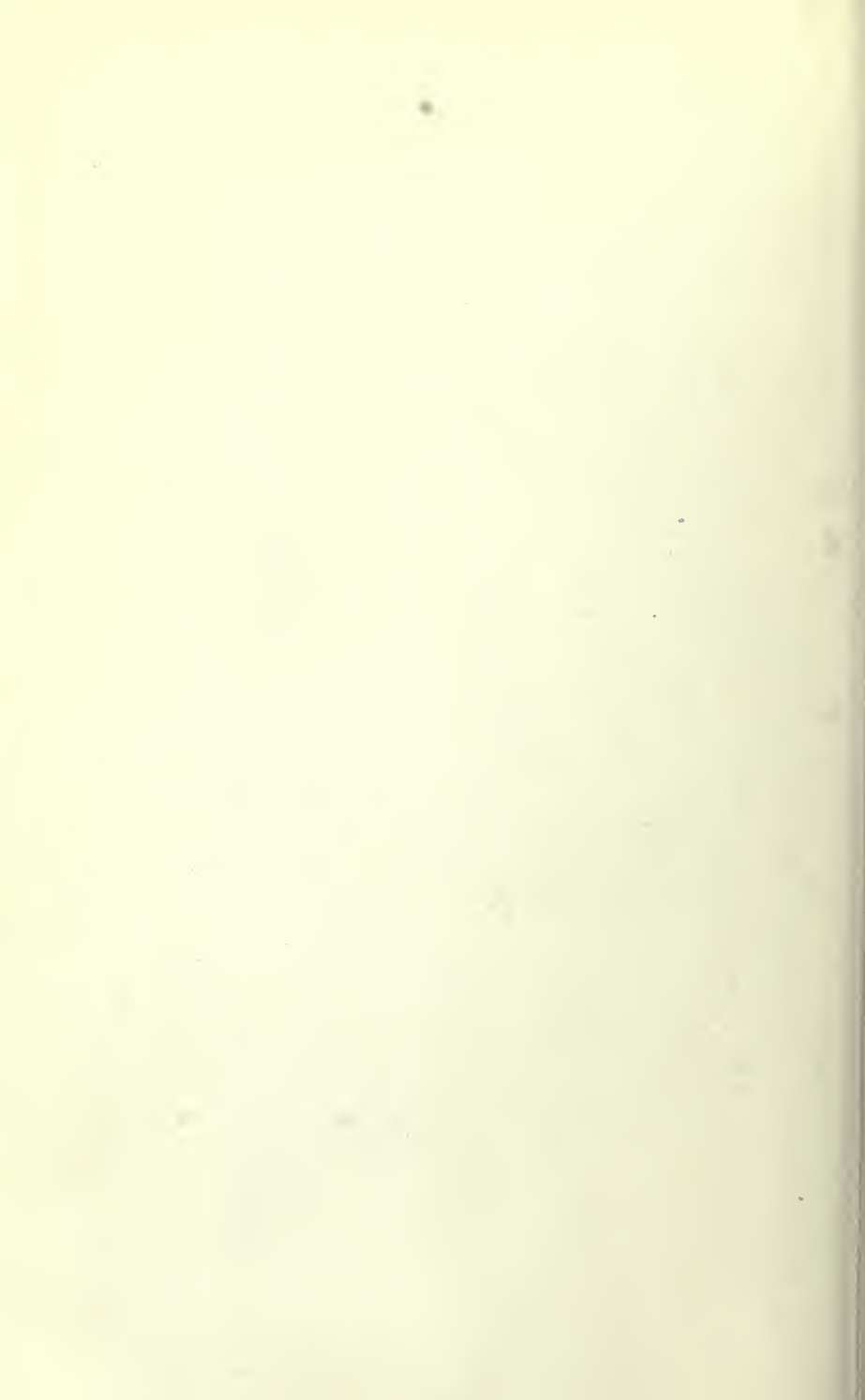
TRALEE EGG AND BUTTER DEPOT.



TRALEE BACON FACTORY.



TYPICAL IRISH CREAMERY (BUNKAY).





CRUMPSALL BISCUIT, SWEET, & CO., WORKS.

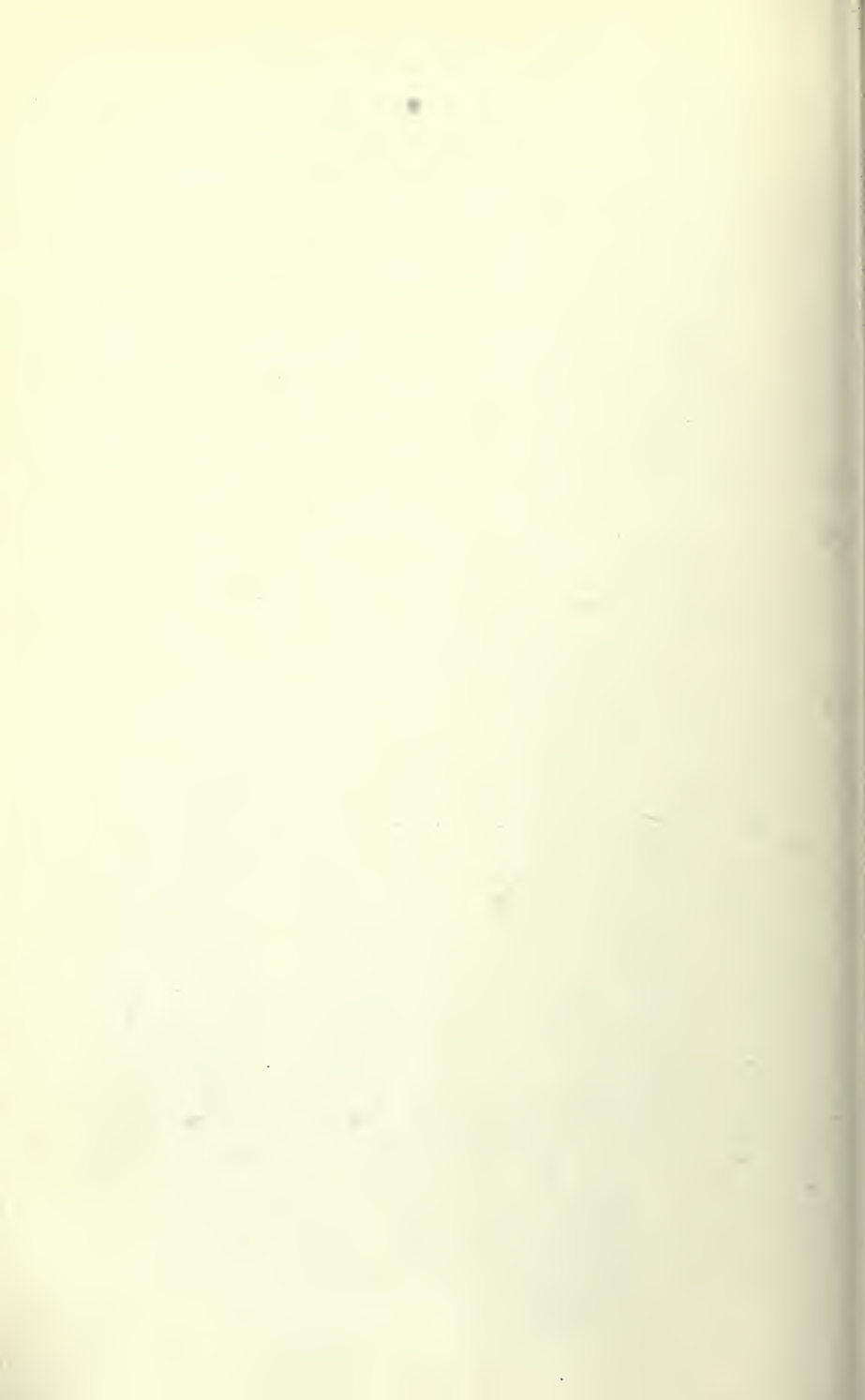




PRESERVE, MARMALADE, AND PEEL WORKS, MIDDLETON JUNCTION,



VINEGAR BREWERY AND PICKLE AND SAUCE FACTORY, MIDDLETON JUNCTION.





LEICESTER WOLLSHEAF BOOT AND SHOE WORKS.

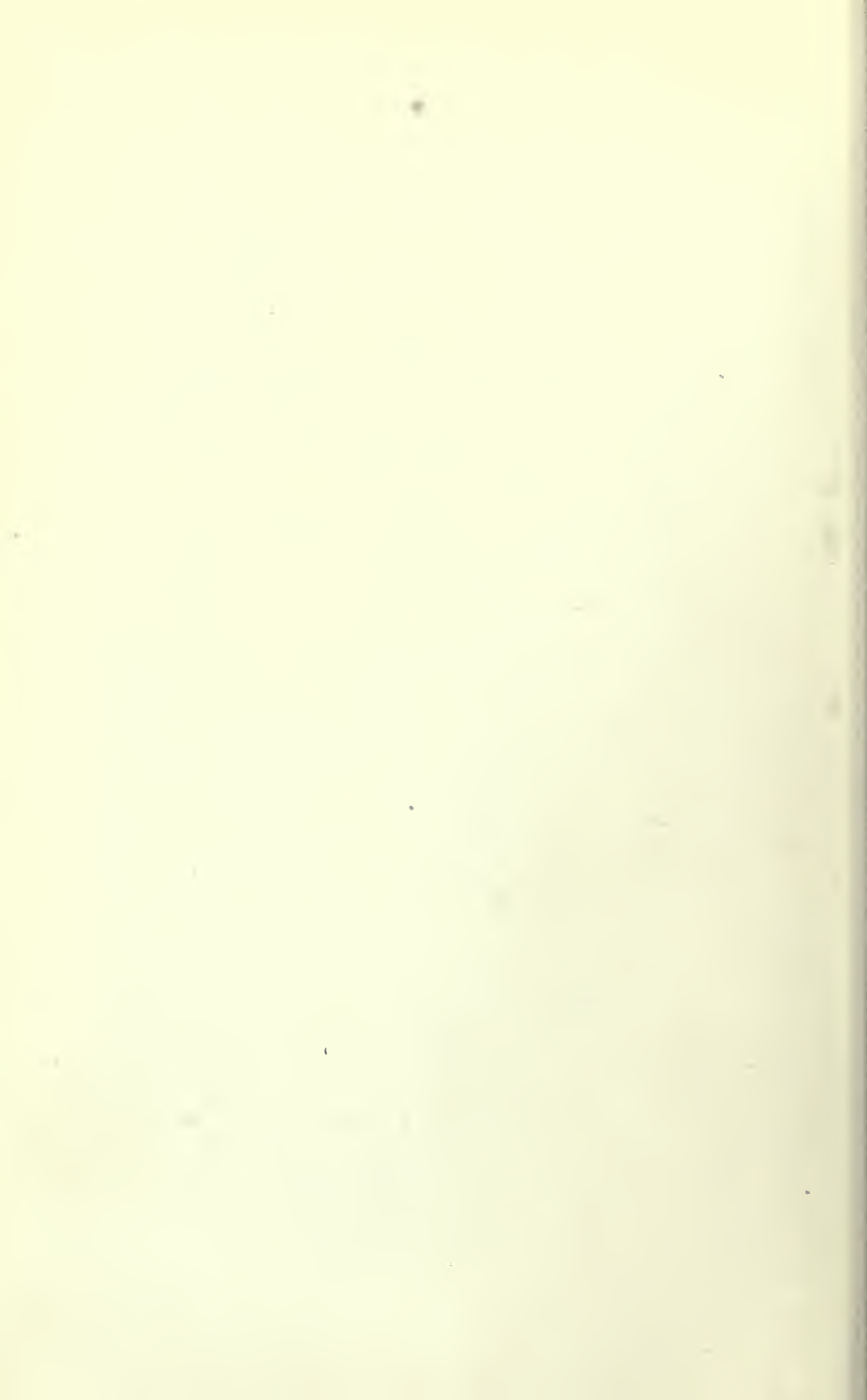


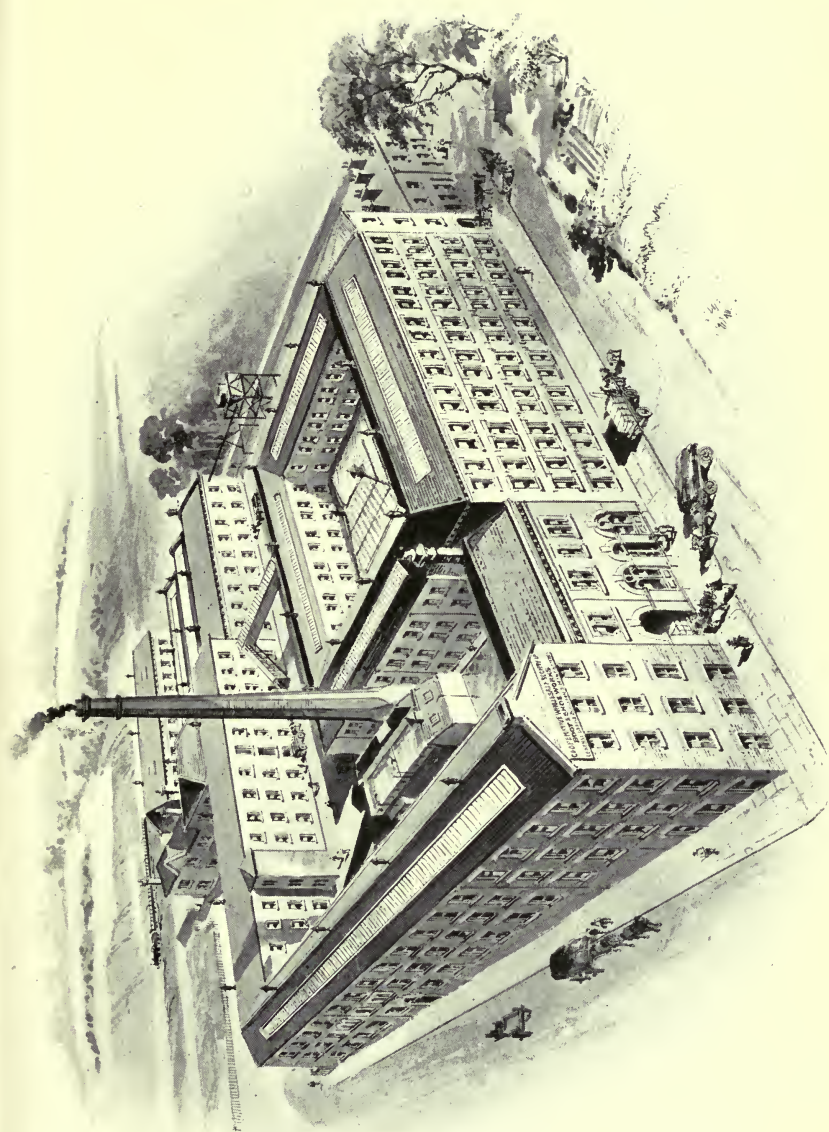


LEICESTER (DUNS LANE) BOOT AND SHOE WORKS.



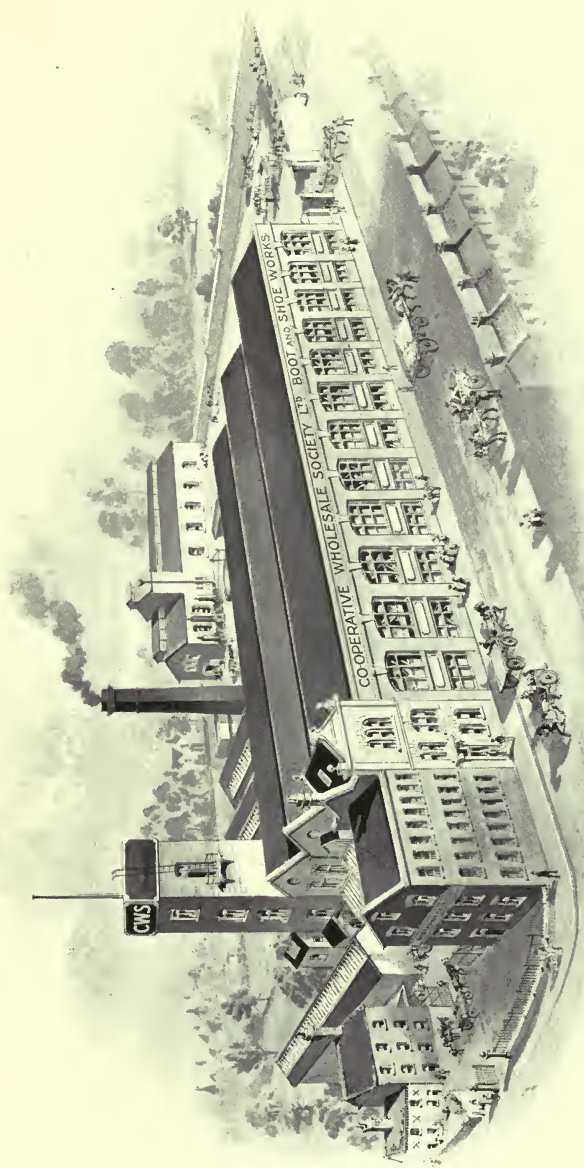
ENDERBY BOOT AND SHOE WORKS.





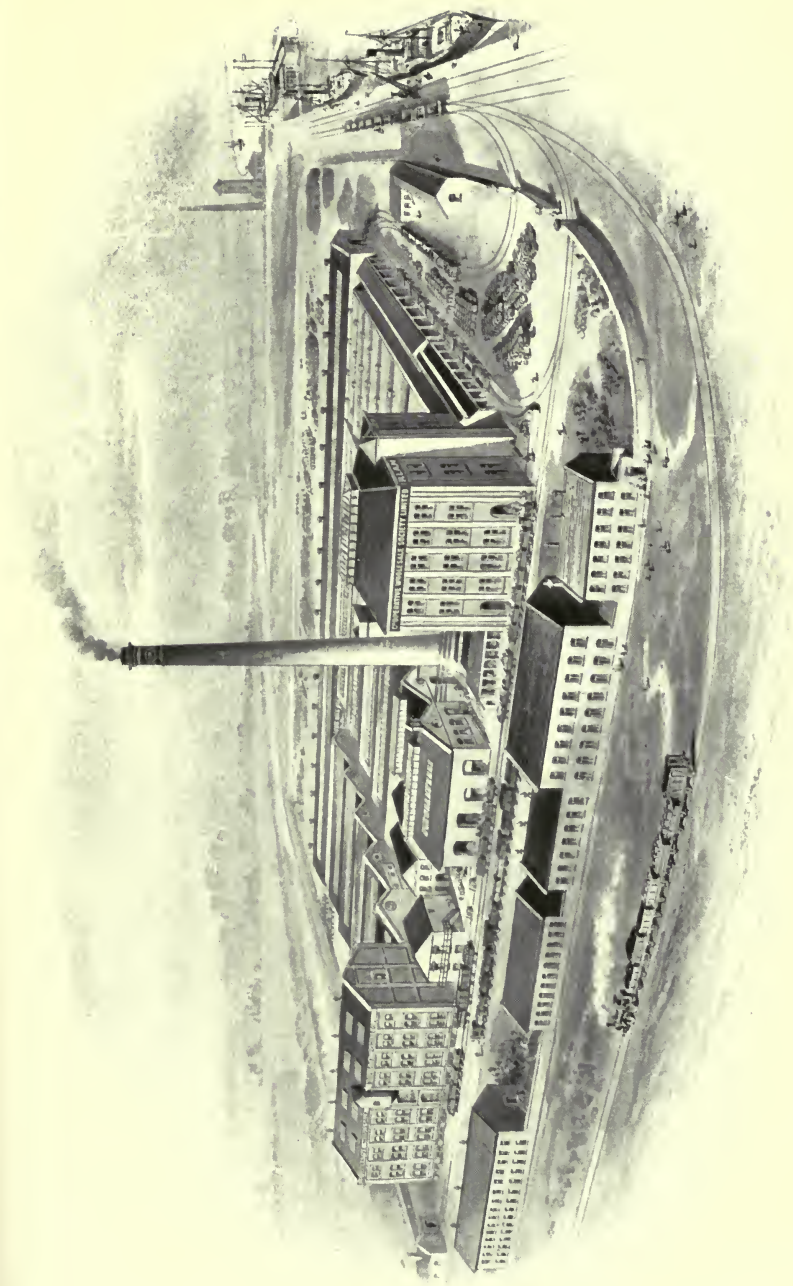
HECKMONDWIKE BOOT, SHOE, AND CURRYING WORKS.





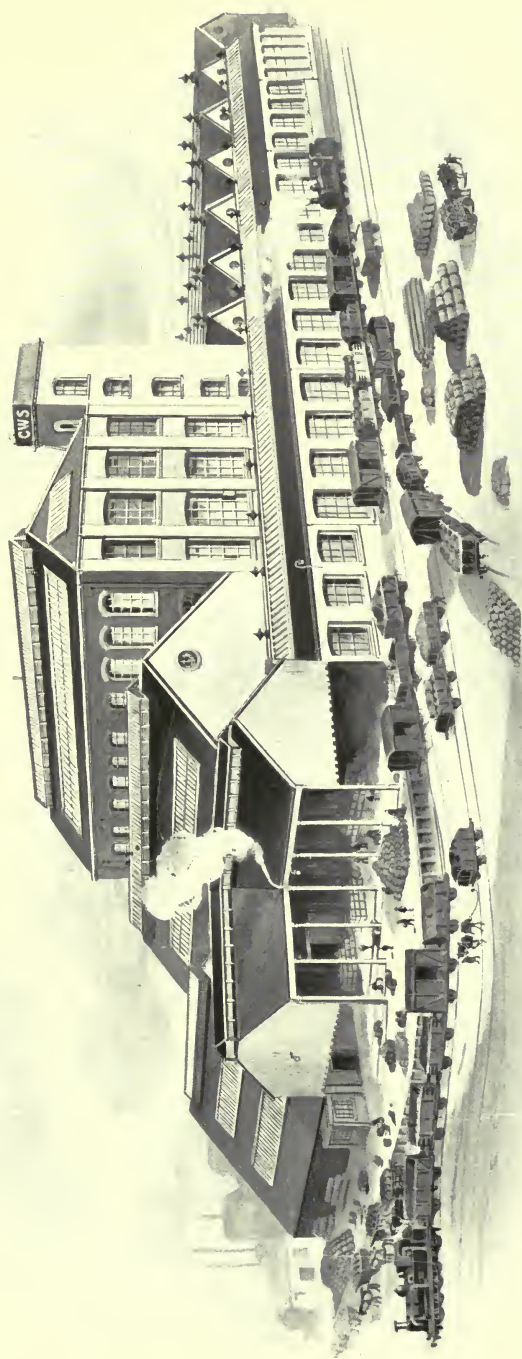
RUSHDEN BOOT AND SHOE WORKS.



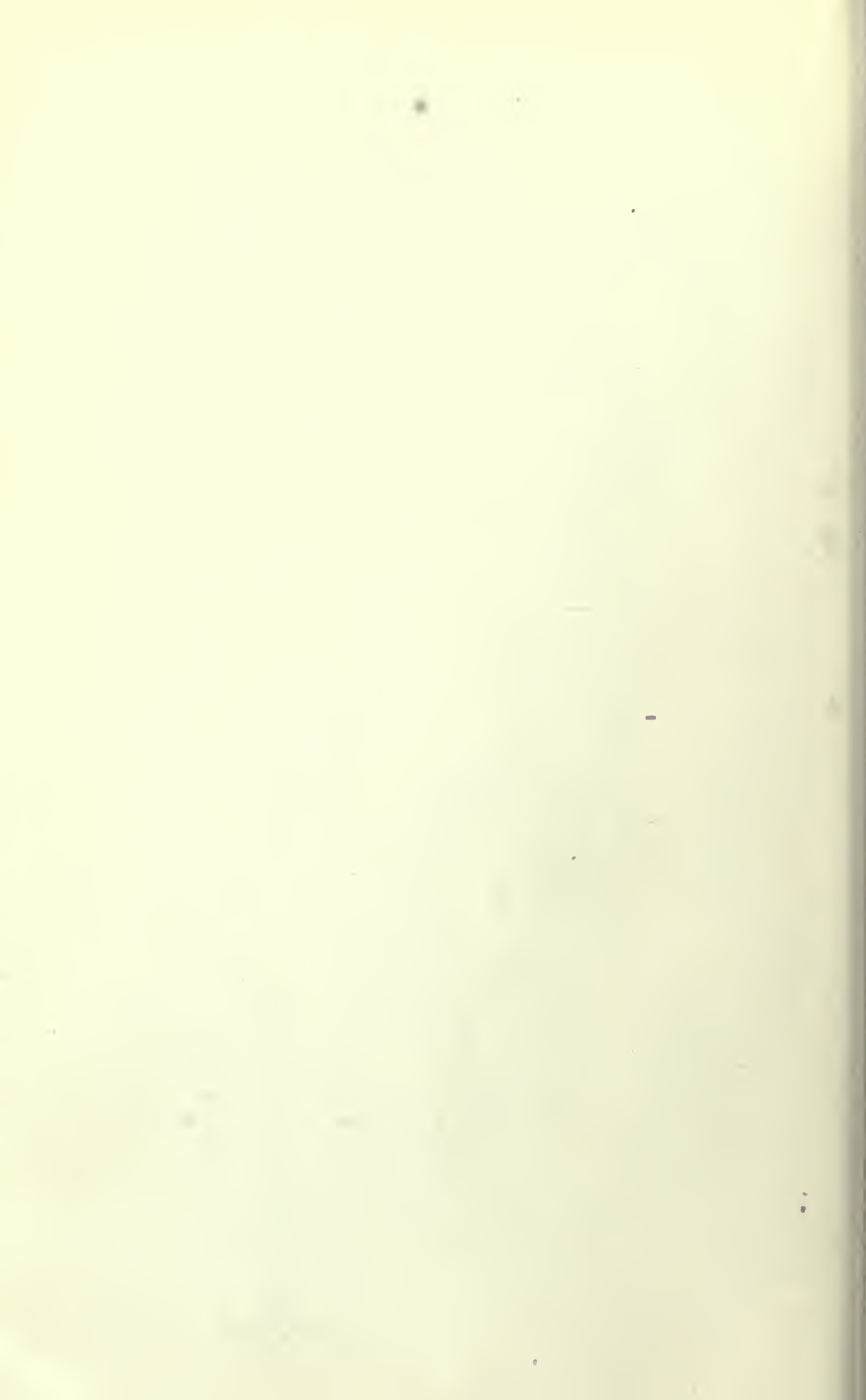


IRLAM SOAP, CANDLE, AND GLYCERINE WORKS.





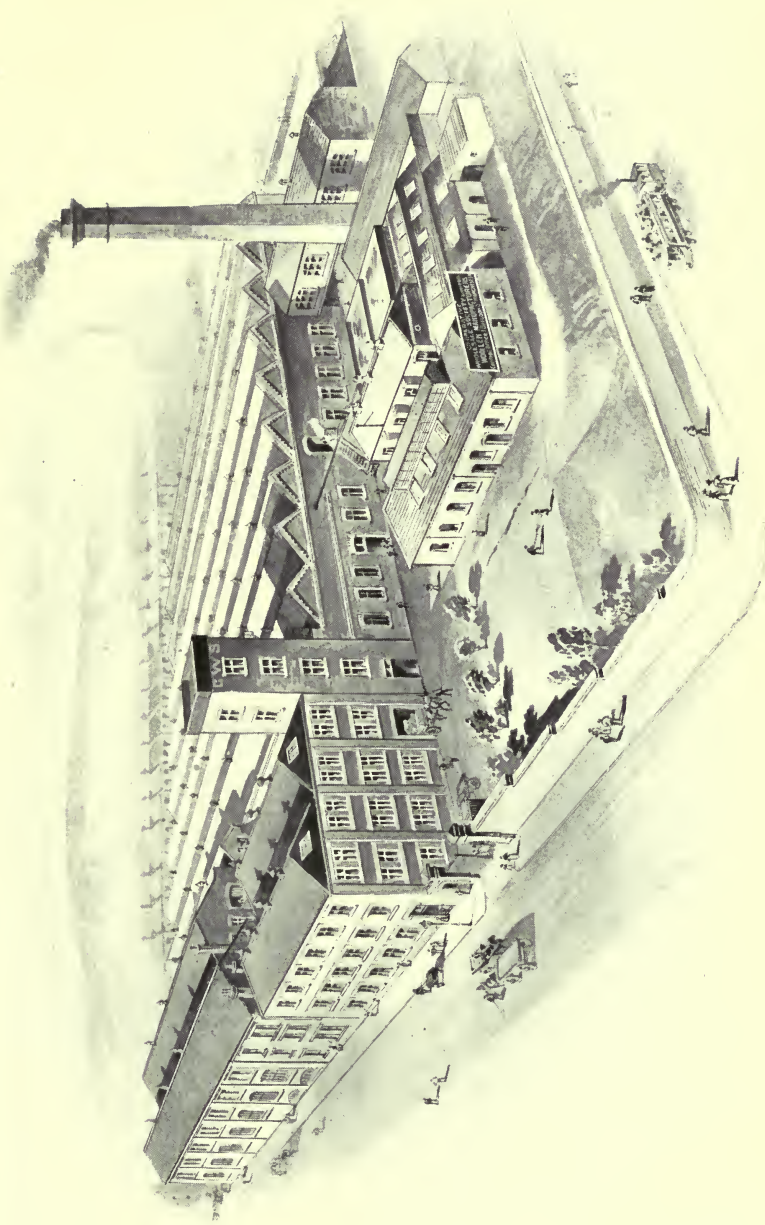
SILVERTOWN (LONDON) SOAP WORKS.



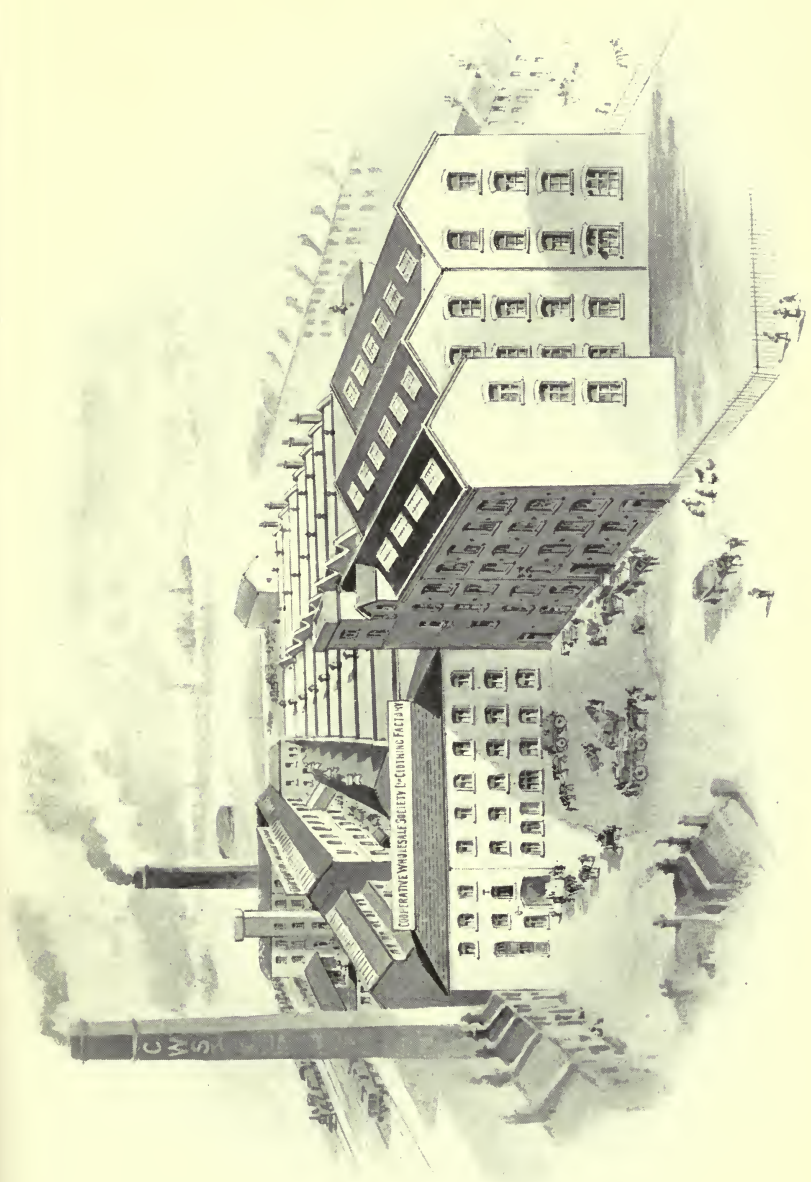


DUNSTON-ON-TYNE SOAP WORKS.



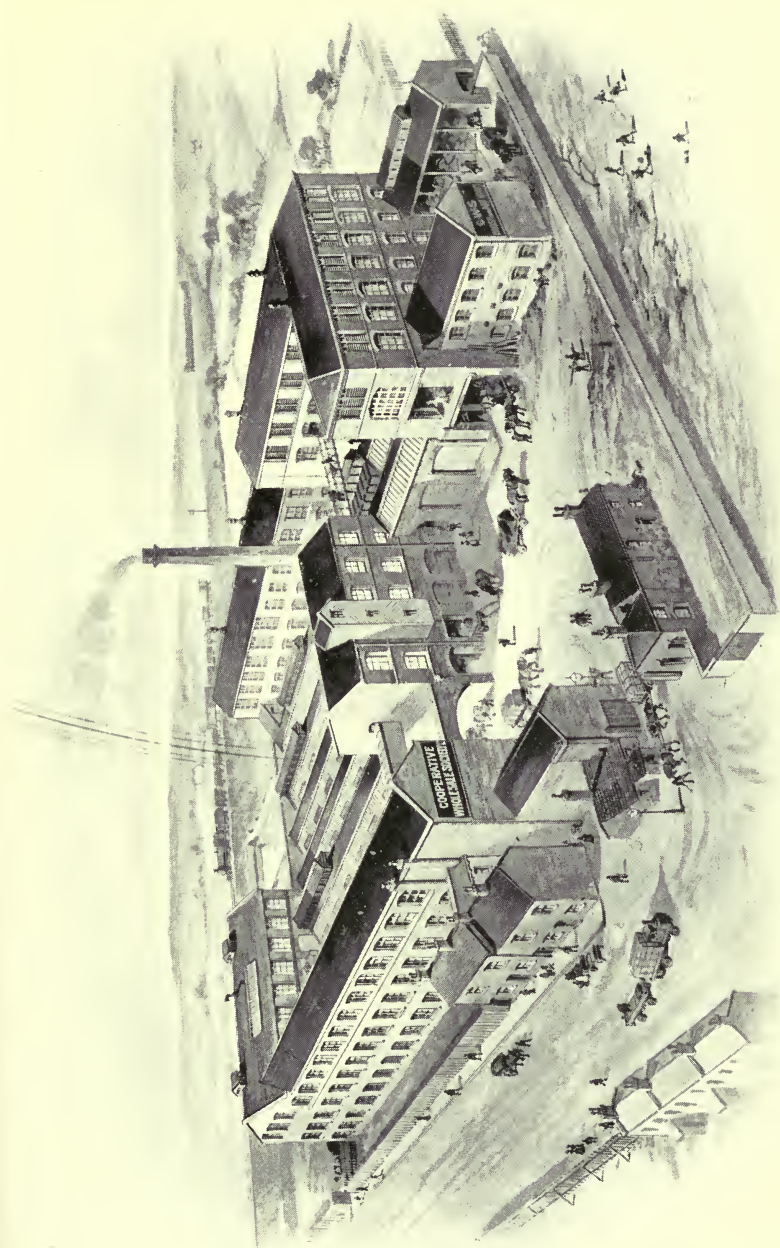


BATLEY WOOLLEN CLOTH FACTORY.



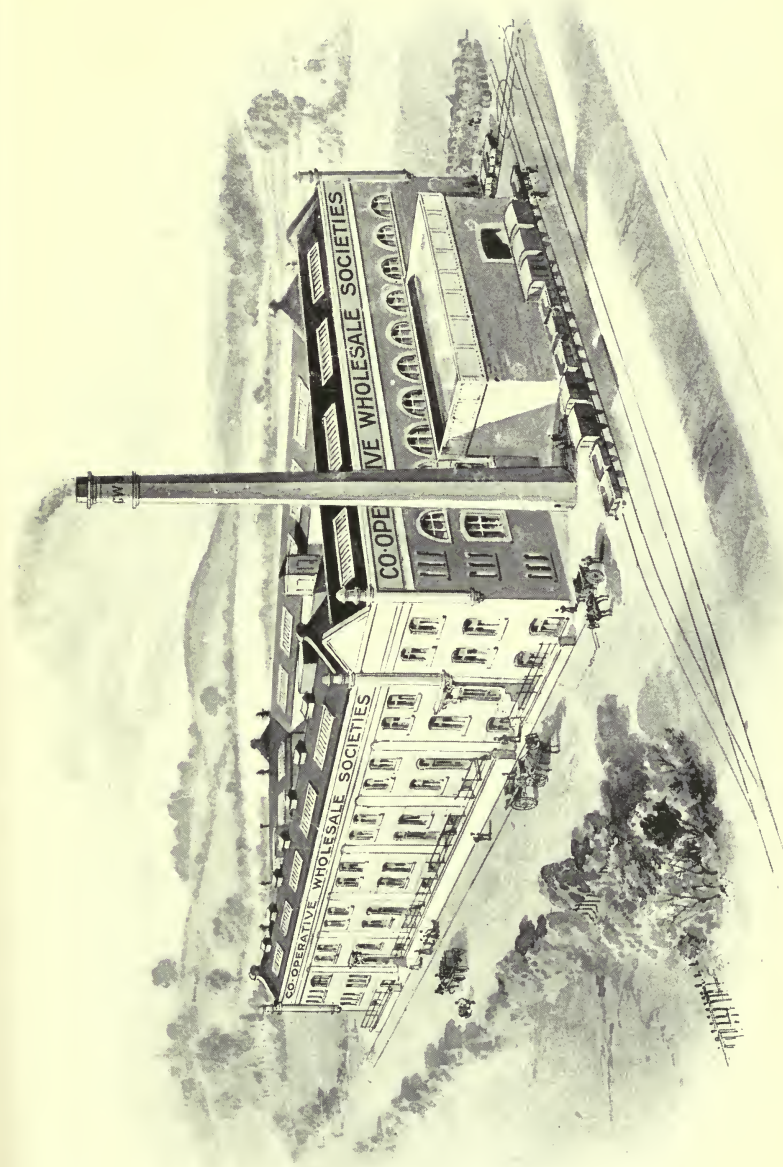
LEEDS CLOTHING FACTORY.





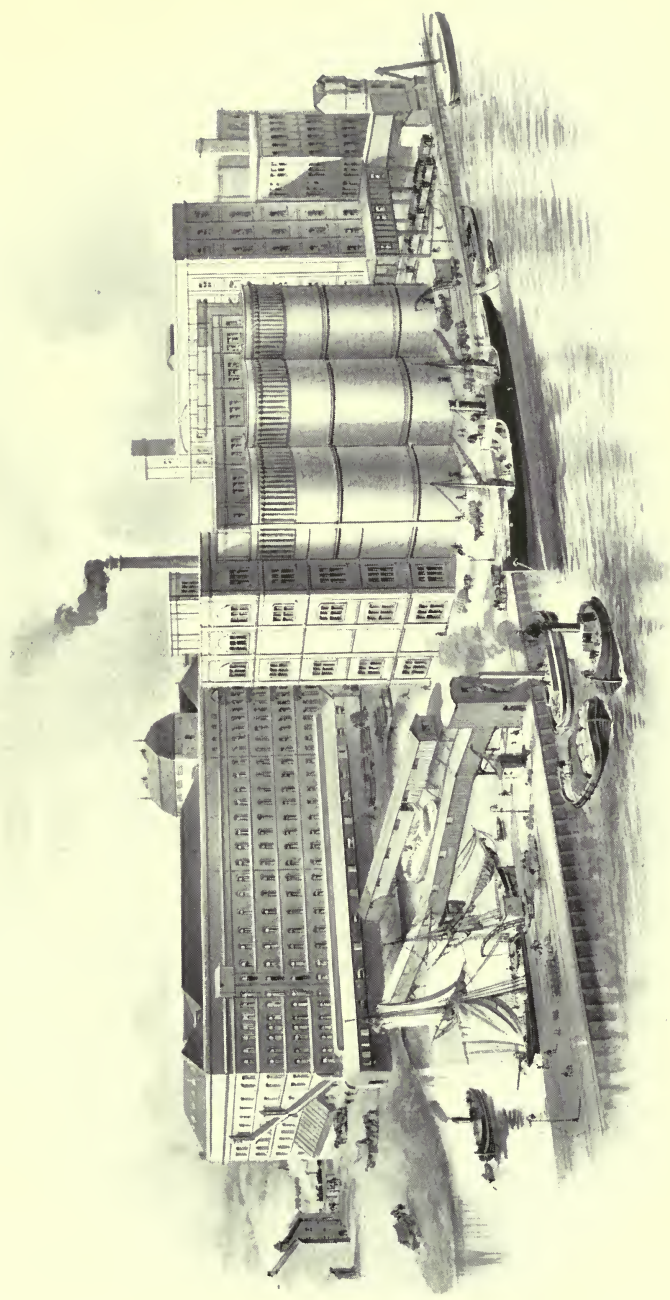
LEEDS BRUSH AND MAT WORKS.





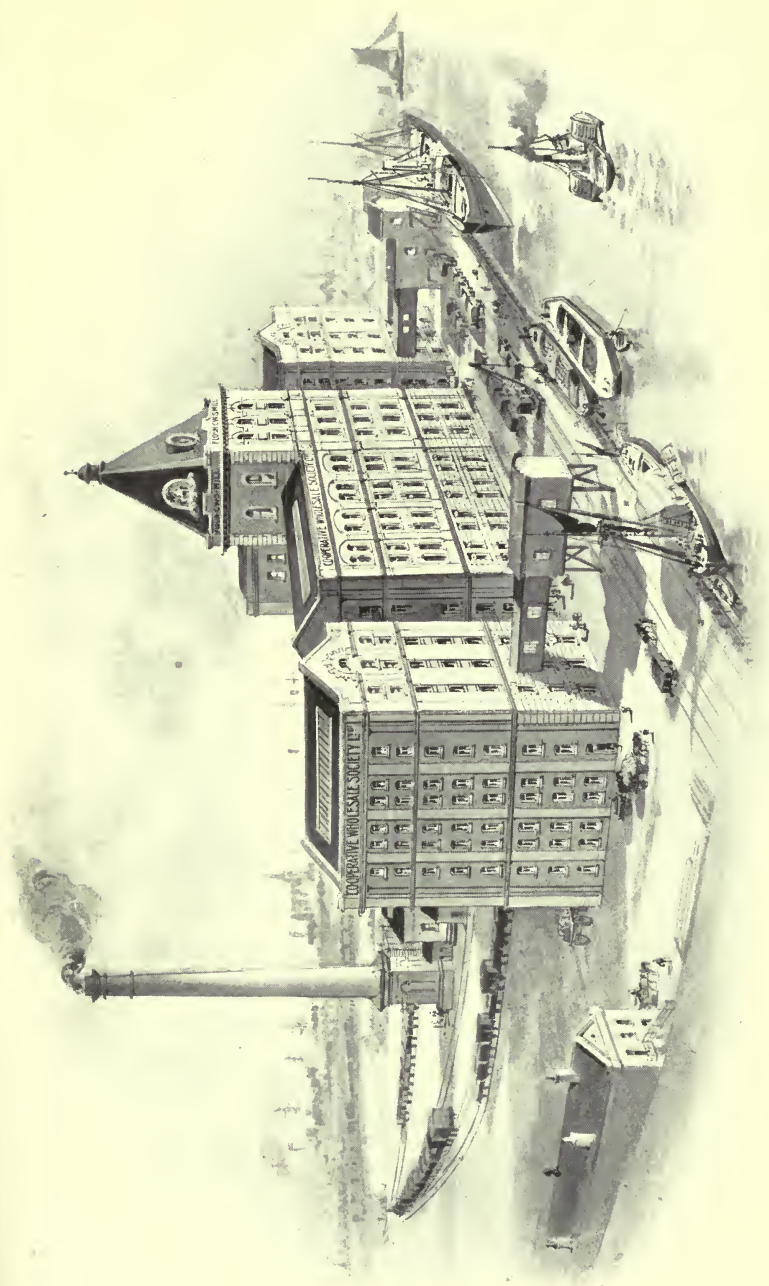
LUTON COCOA AND CHOCOLATE WORKS.





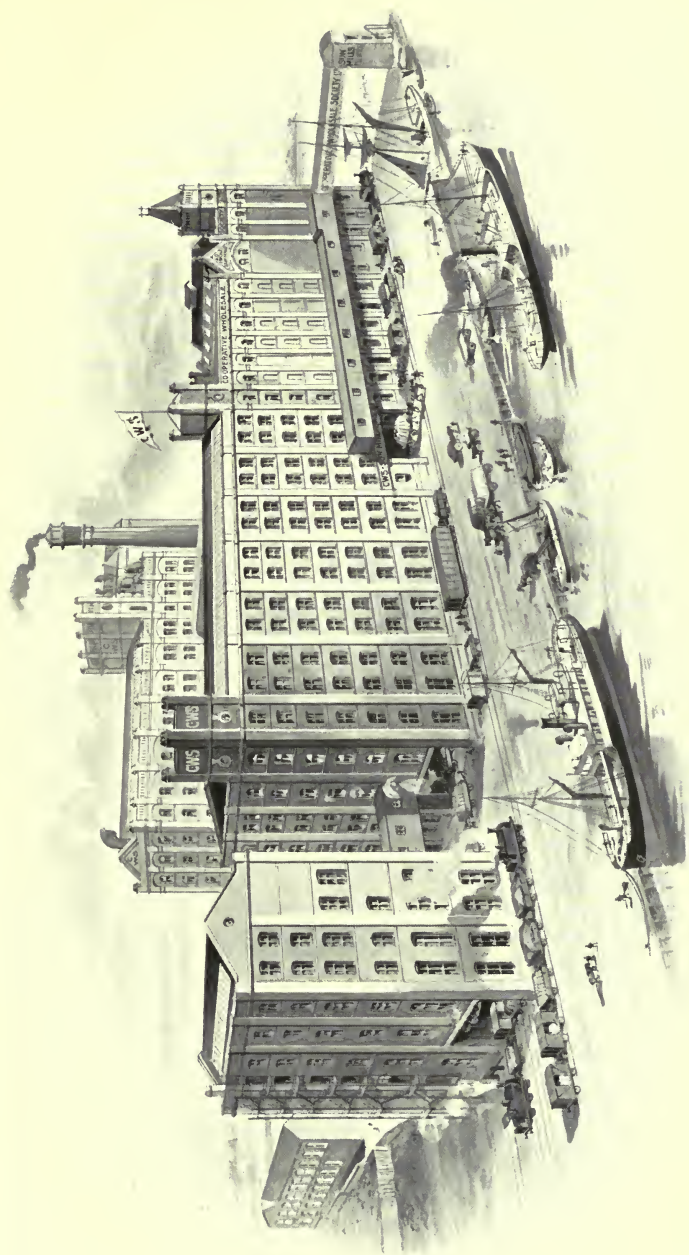
DUNSTON-ON-TYNE FLOUR MILL.





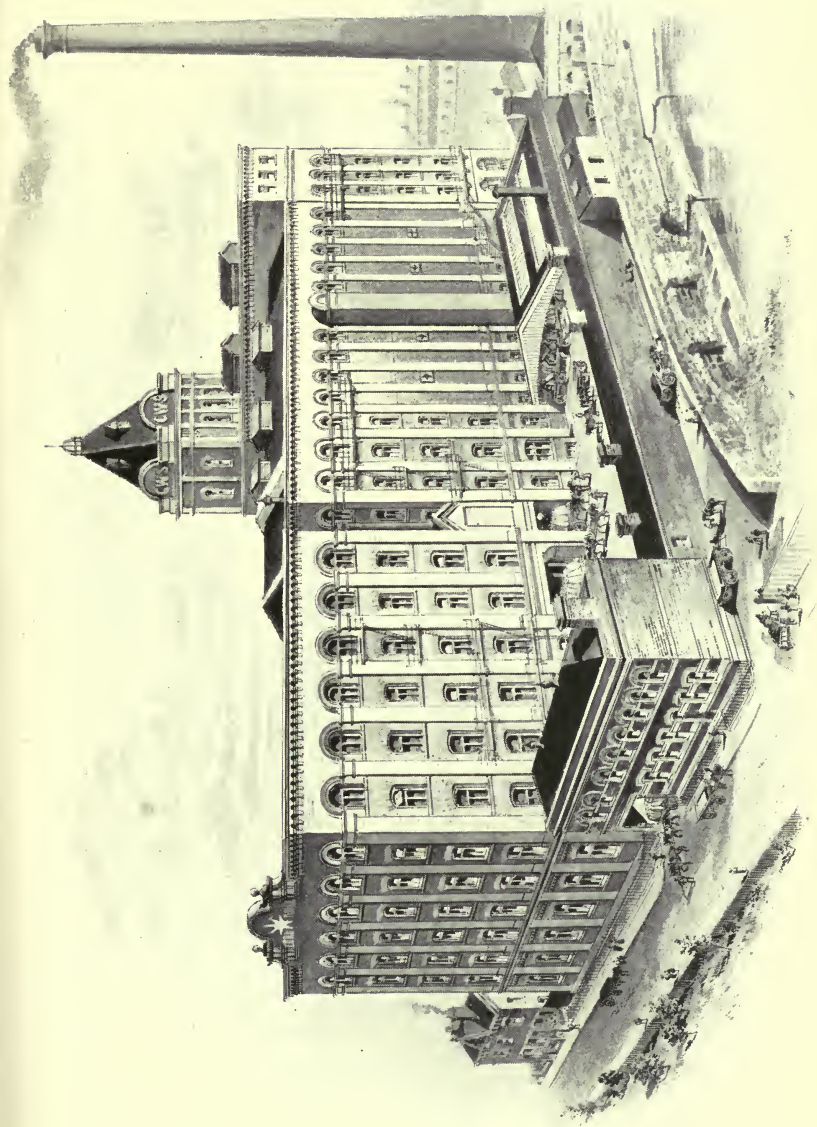
SILVERTOWN (LONDON) FLOUR MILL.





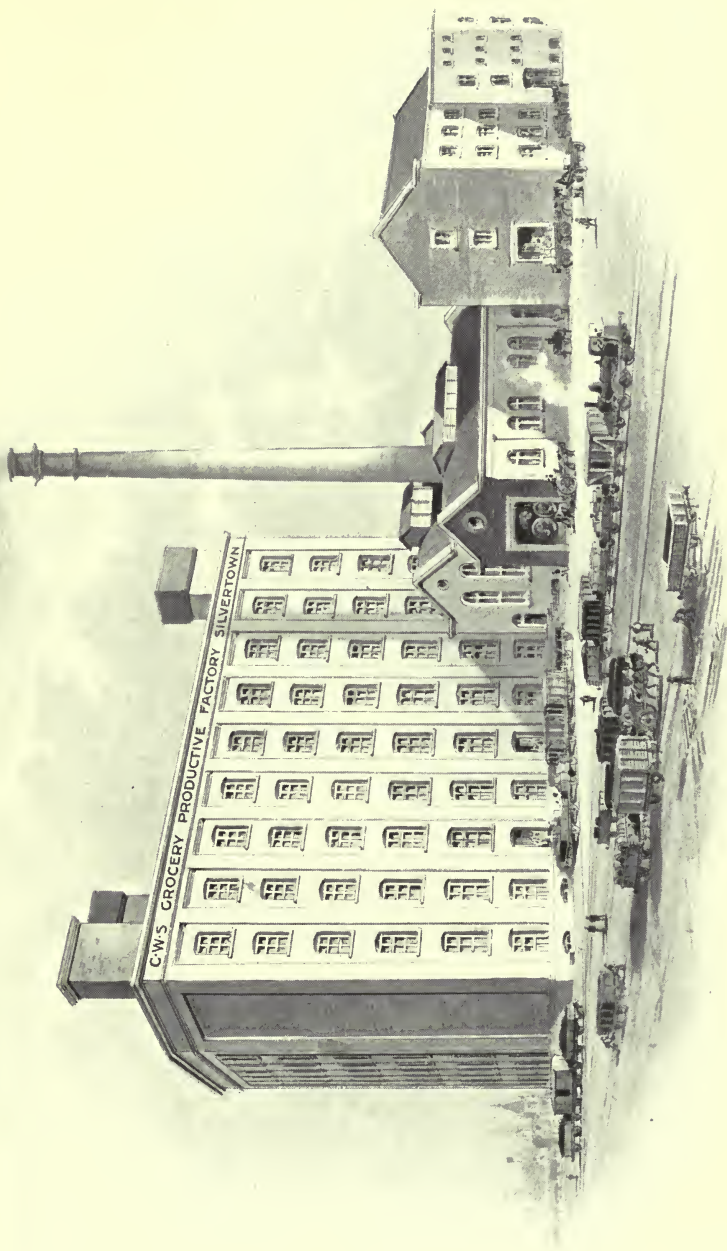
SUN FLOUR AND PROVENDER MILLS, TRAFFORD WHARF.





STAR FLOUR MILL, OLDHAM.





SILVERTOWN (LONDON) GROCERY PRODUCTIVE FACTORY.





BROUGHTON (MANCHESTER) CABINET, TAILORING, MANTLE, SHIRT, UNDERCLOTHING, &c., FACTORIES.





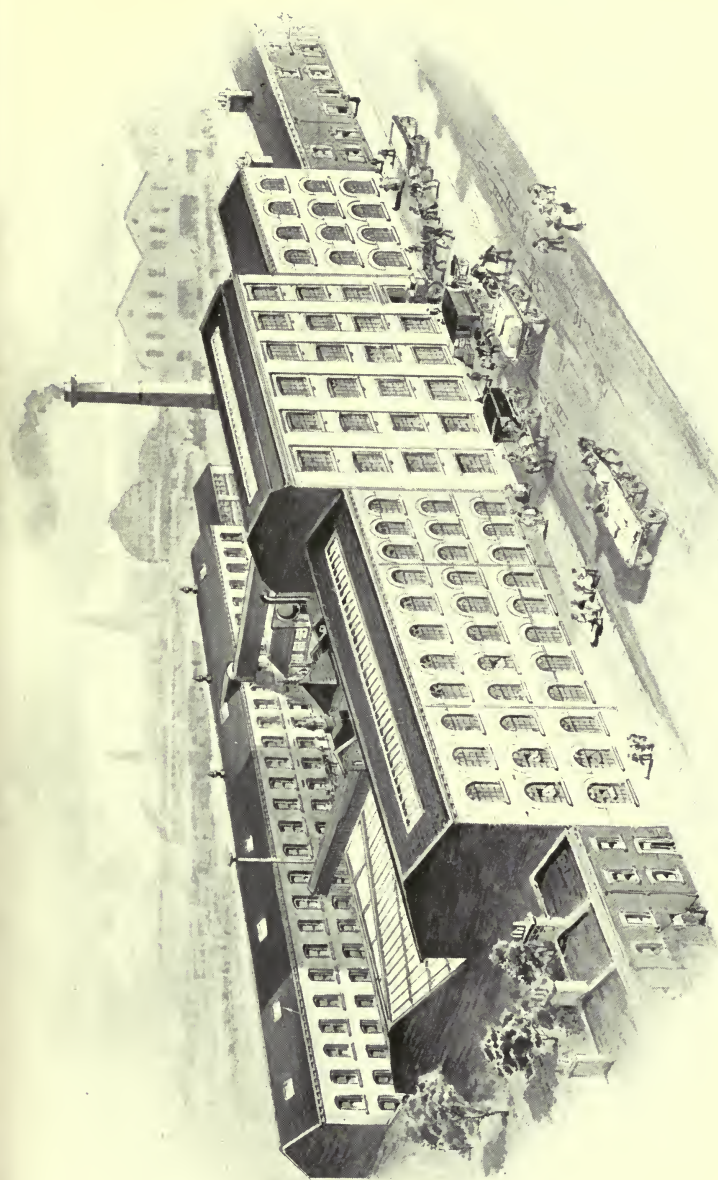
DESBOROUGH CORSET FACTORY.



LONGSIGHT (MANCHESTER) PRINTING WORKS.

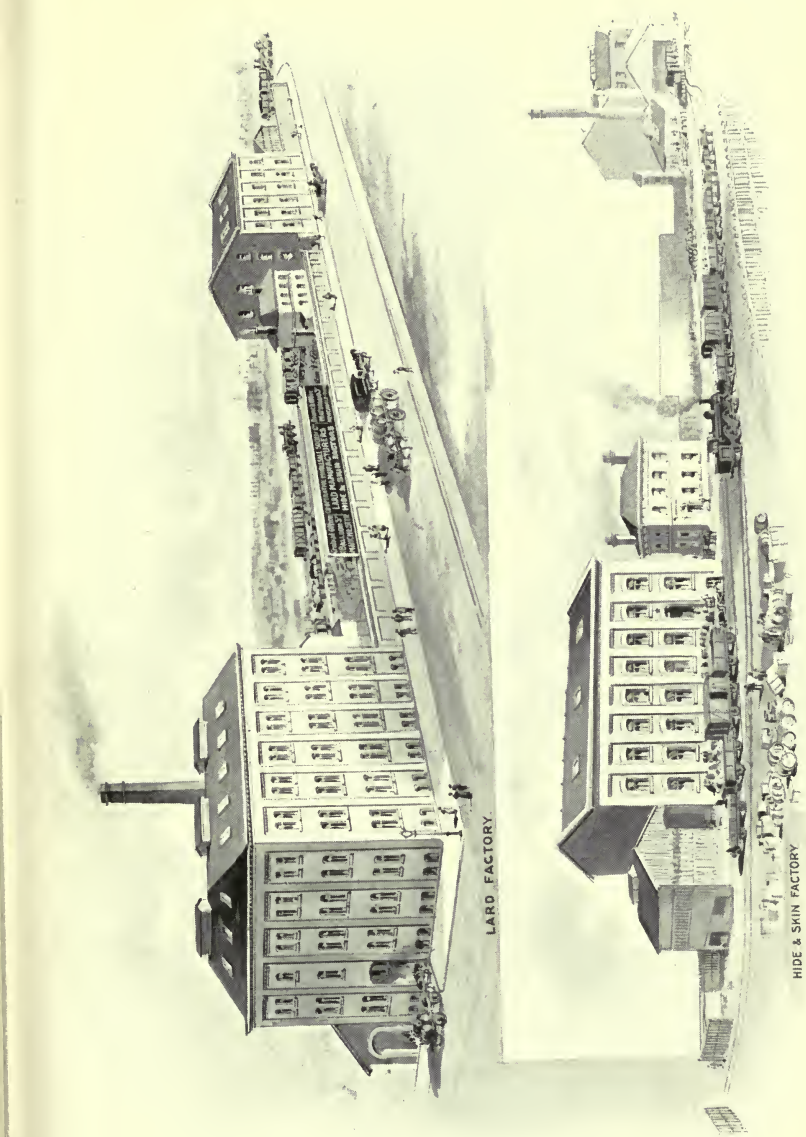






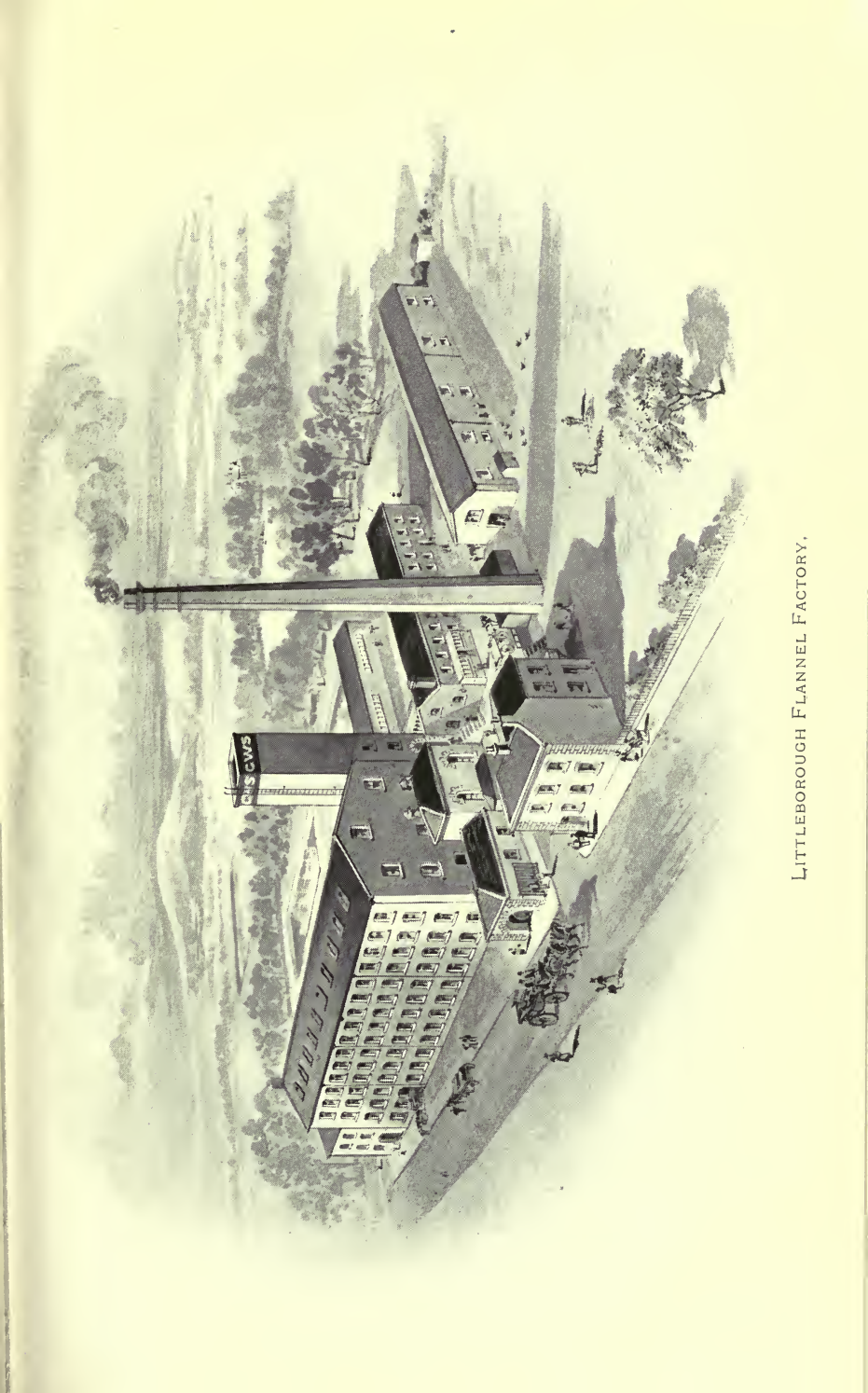
LEICESTER PRINTING WORKS (LATE HOSERY).





HARTLEPOOL LARD REFINERY AND HIDE AND SKIN FACTORY.



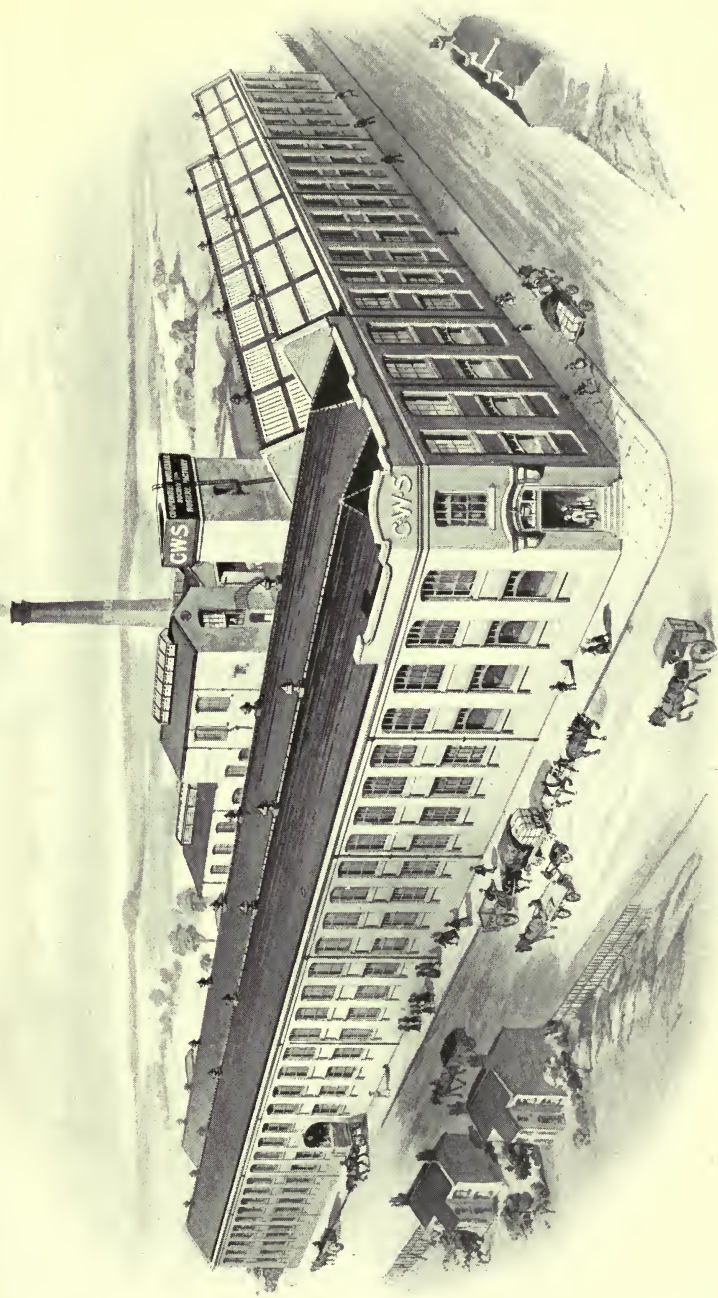


LITTLEBOROUGH FLANNEL FACTORY.





MANCHESTER TOBACCO FACTORY.



HUCKNALL HUTHWAITE HOSEYERY FACTORY.





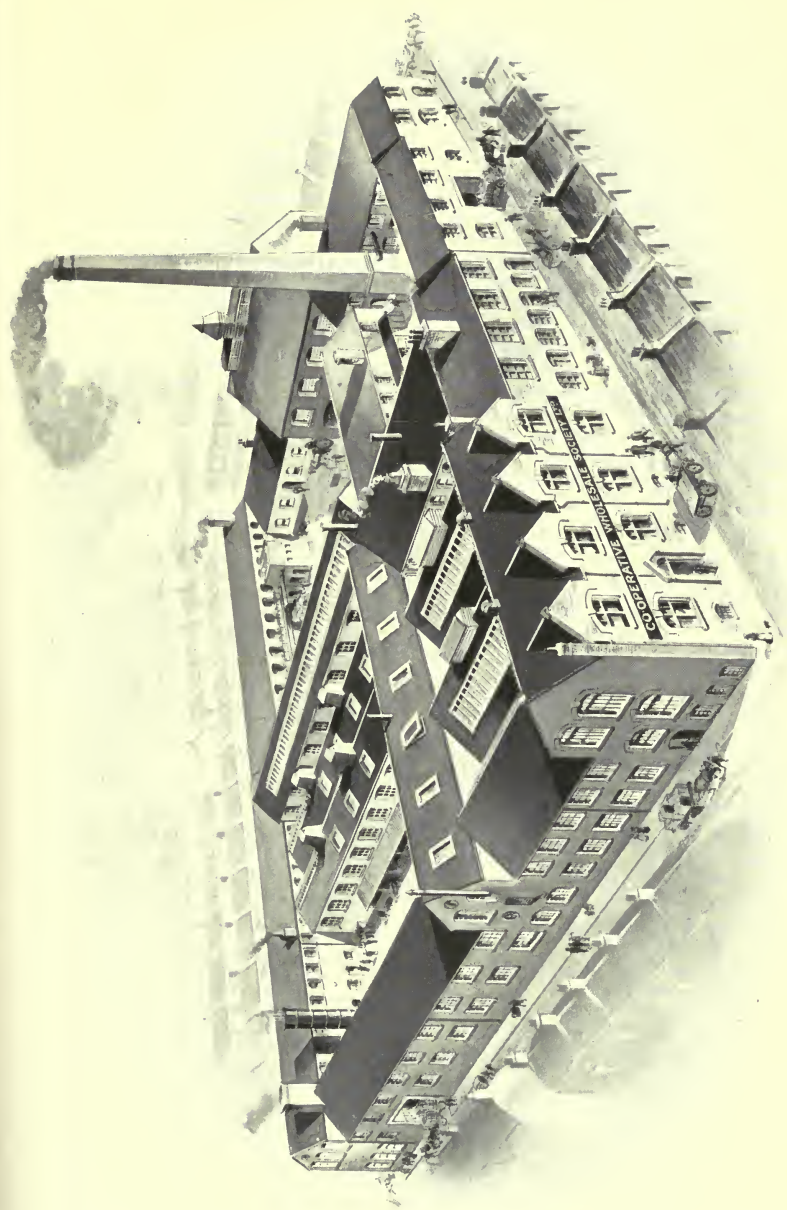
BURY WEAVING SHED.





KEIGHLEY IRONWORKS.



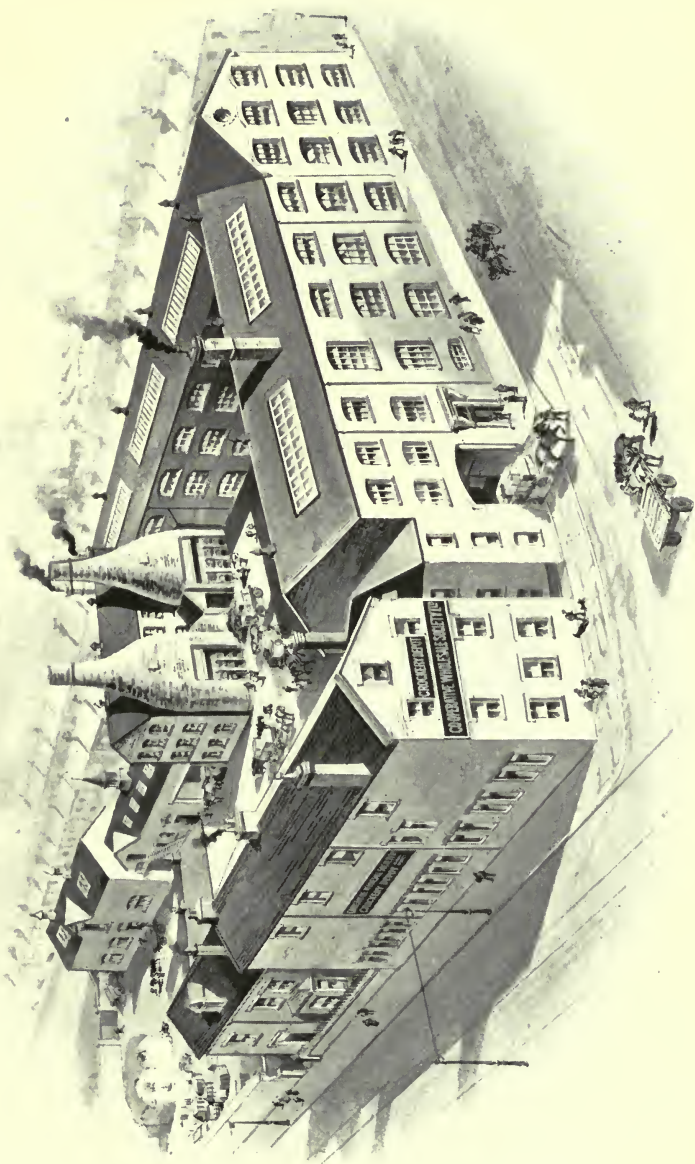


DUDLEY BUCKET AND FENDER WORKS.





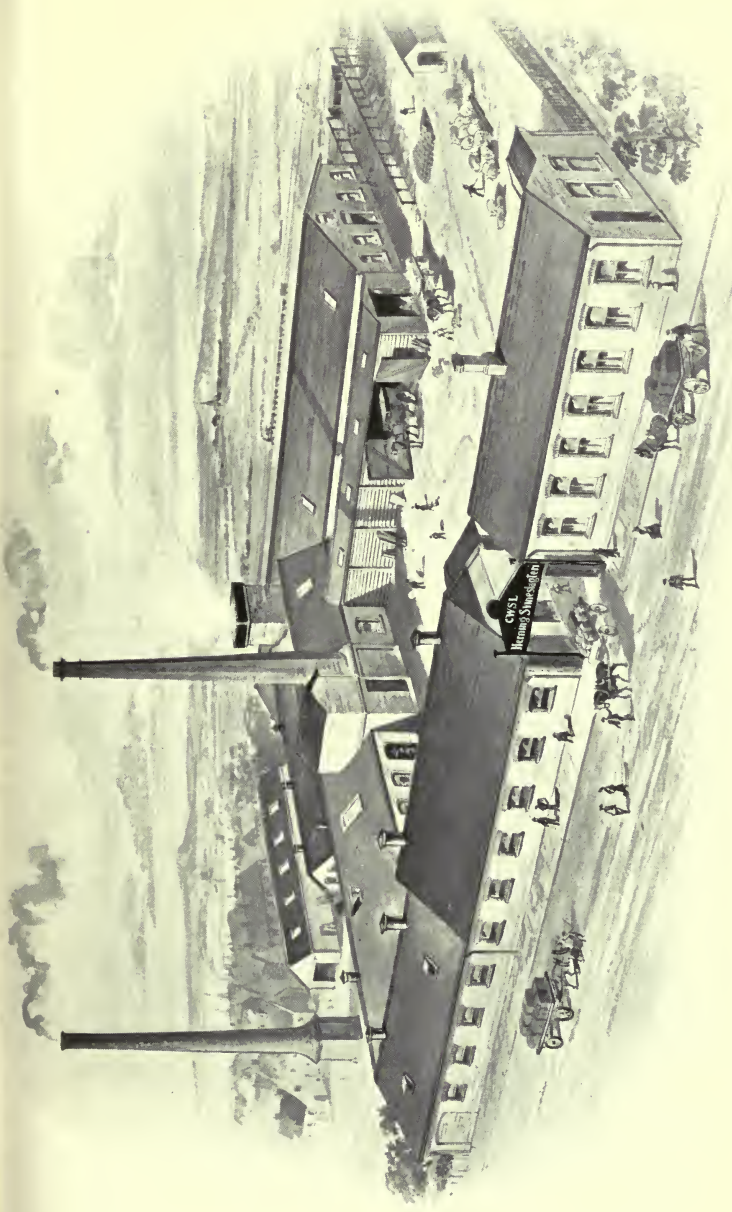
BIRTLEY TINPLATE WORKS.



LONGTON CROCKERY DEPOT.

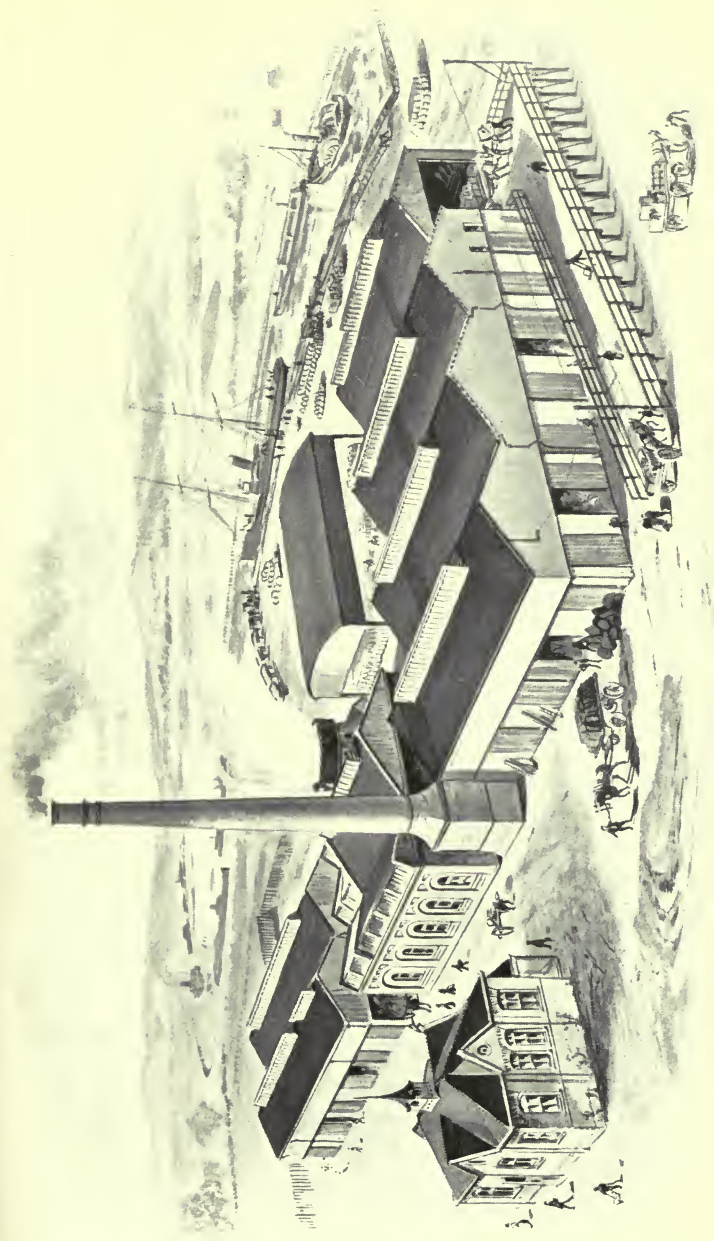


ESBJERG DEPOT.



HERNING BACON FACTORY.



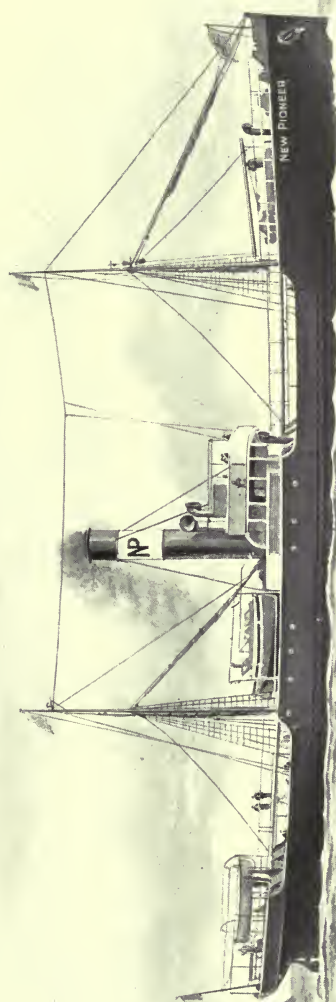


SYDNEY OIL AND TALLOW FACTORY.



S.S. "FRATERNITY."





S.S. "NEW PIONEER."

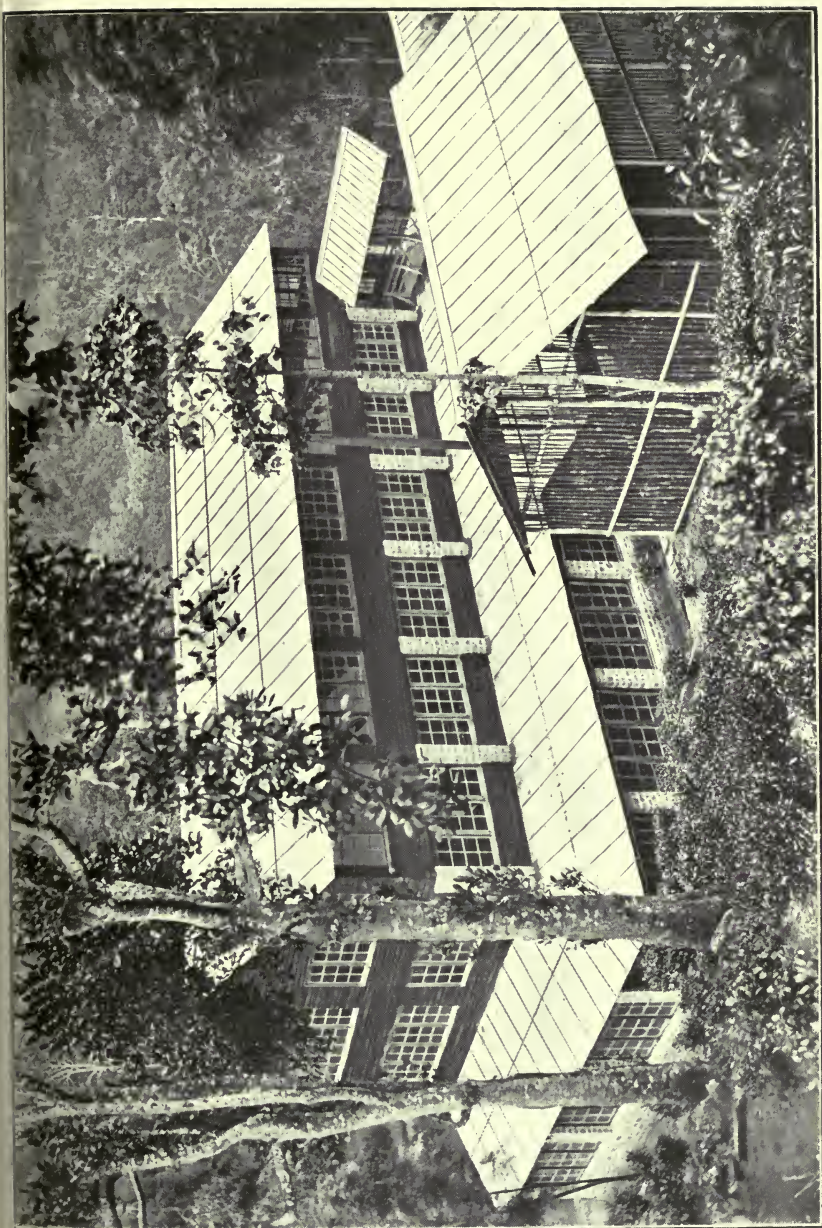




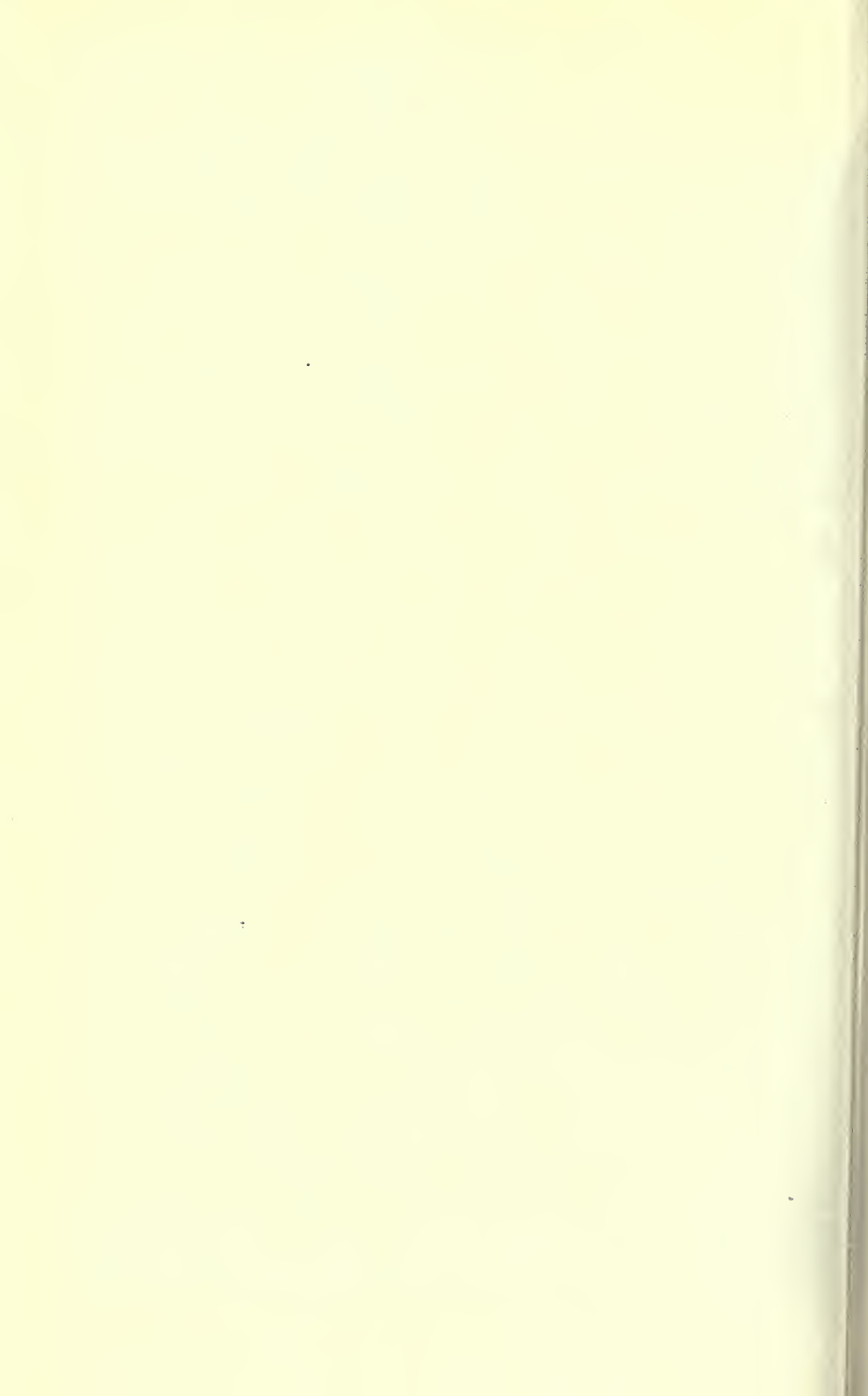
RODEN CONVALESCENT HOME.

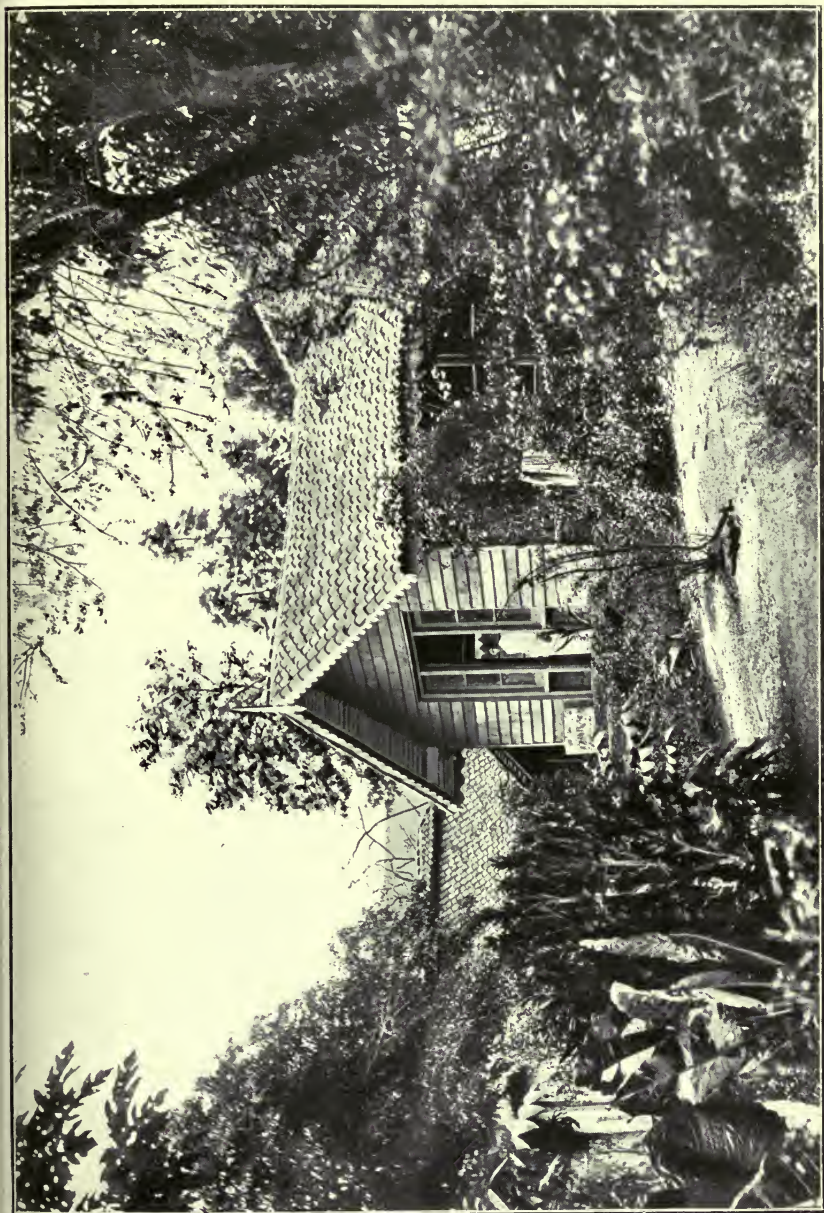


RODEN TOMATO HOUSES.

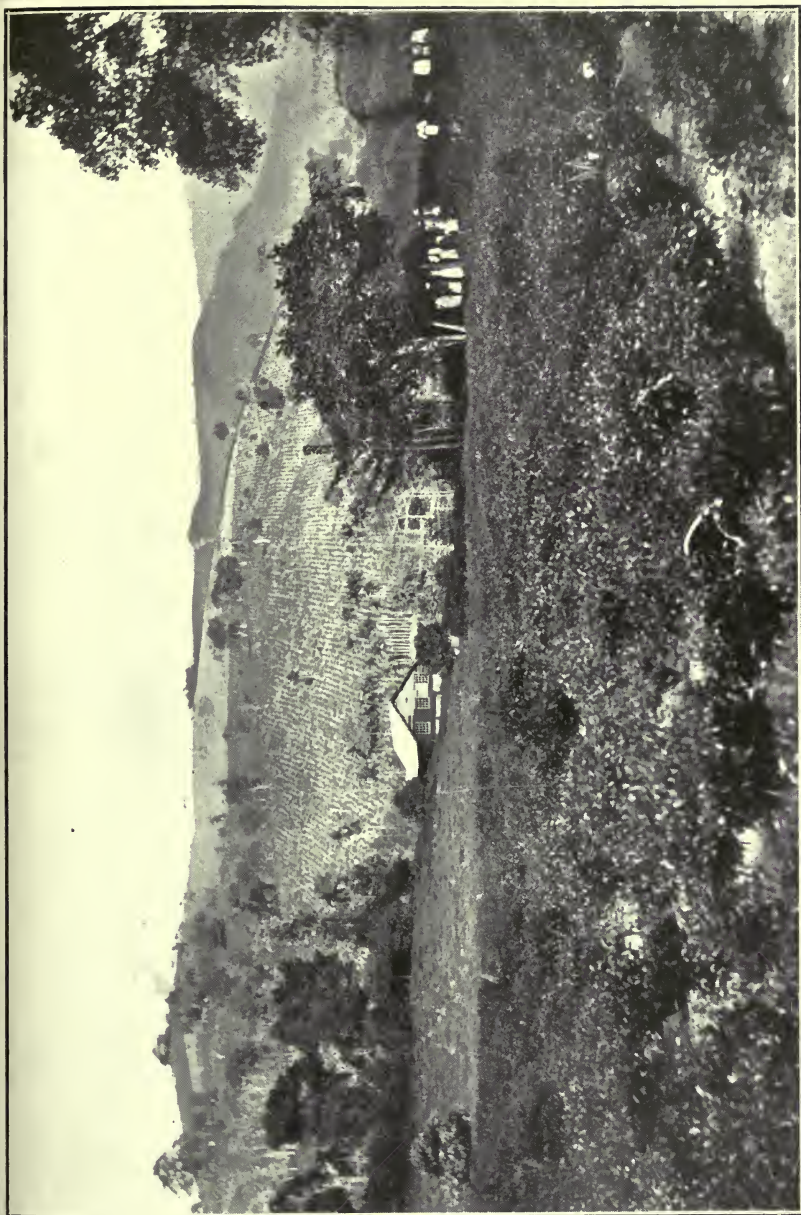


NUGAWELLA TEA FACTORY.



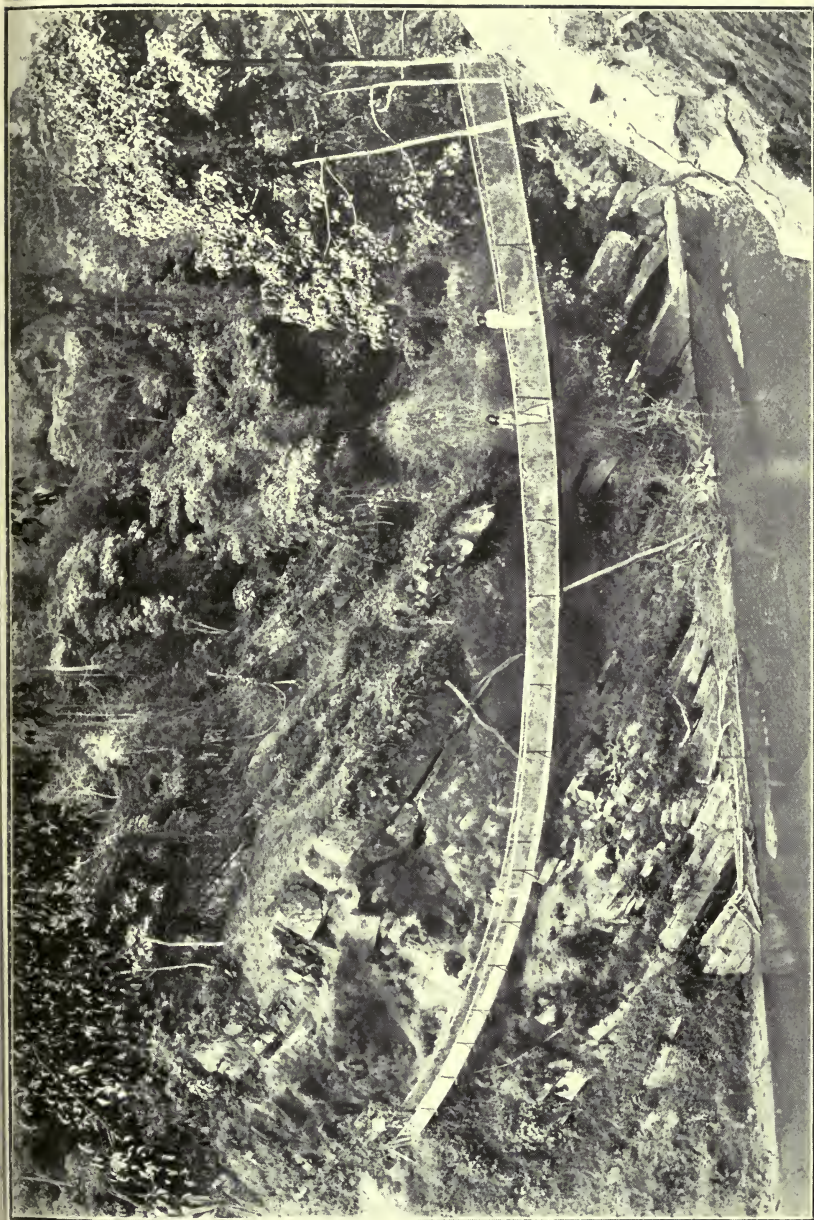


WELIGANGA BUNGALOW.

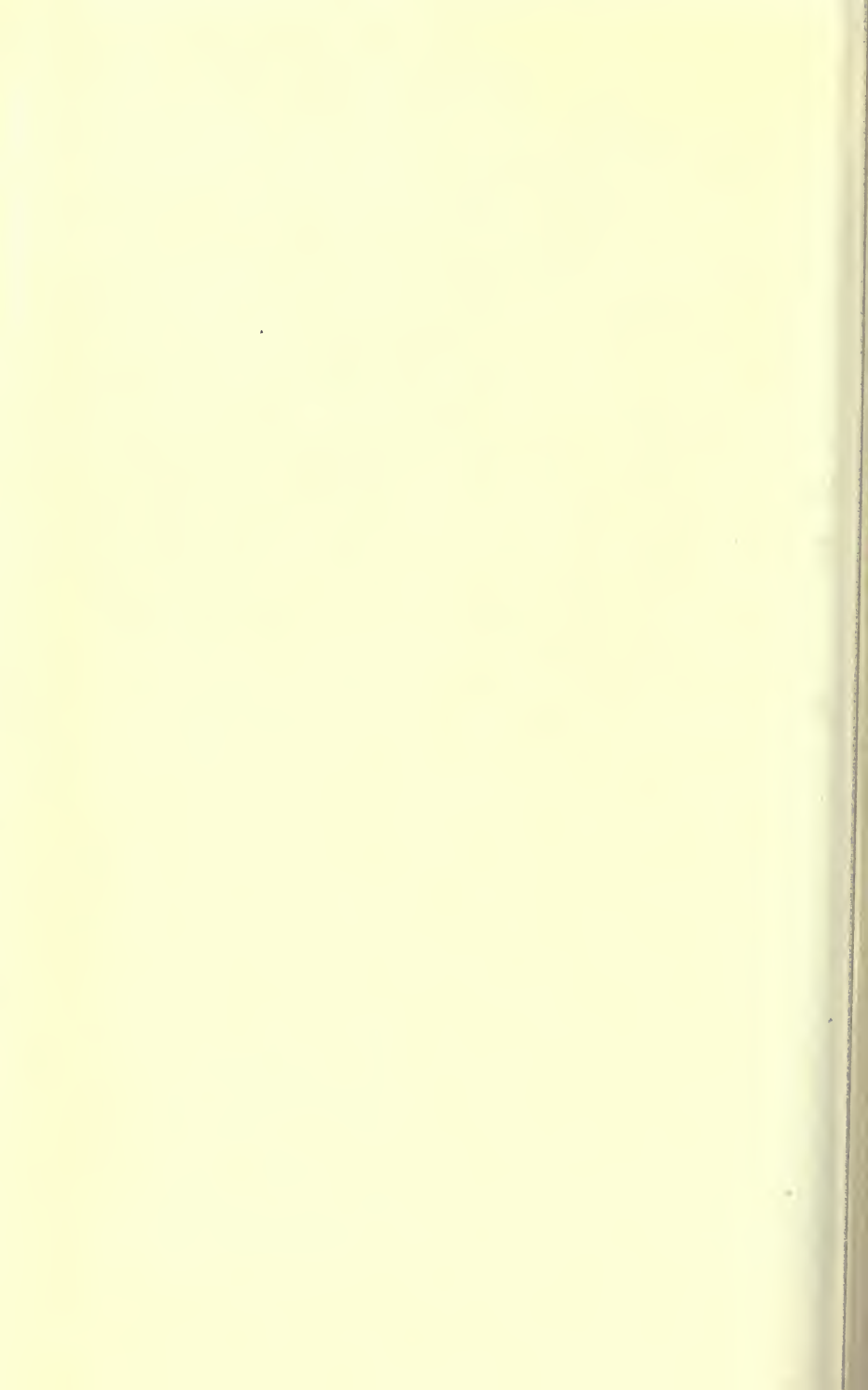


WELIGANCA TEA ESTATE.





BRIDGE ACROSS THE RIVER MAHAWELIGANCA.



The Co-operative Wholesale Society Limited.

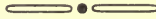


ENROLLED AUGUST 11th, 1863,
under the Provisions of the Industrial and Provident Societies Act,
25 and 26 Vict., cap. 87, sec. 15, 1862.

BUSINESS COMMENCED MARCH 14th, 1864.



SHARES, £5 EACH, TRANSFERABLE.



Wholesale General Dealers, Manufacturers, Bankers, Millers, Printers,
Bookbinders, Boxmakers, Lithographers, Shipowners, Butter
Factors, Lard Refiners, Bacon Curers, Fruit Growers, Drysalters,
Spice Grinders, Saddlers, Curriers, Iron Founders, and Tinplate
Workers, Tea Growers, Blenders, Packers, and Importers,
Dealers in Grocery and Provisions, Drapery, Woollens, Ready-
made Clothing, Boots and Shoes, Brushes, Crockery, Carpets,
Furniture, Coal, &c., &c., &c.



Manufacturers of Flour, Butter, Biscuits, Sweets, Preserves, Pickles,
Candied Peel, Cocoa, Chocolate, Tobacco, Cigars, Cigarettes,
Snuff, Soap, Candles, Glycerine, Starch, Boots and Shoes,
Saddlery, Woollens, Clothing, Flannels, Shirts, Mantles, Under-
clothing, Corsets, Millinery, Hosiery, Silesias, Pants, Ladies'
Underwear, Cardigans, Furniture, Brushes, General Hardware,
Bedsteads, Wire Mattresses, &c.

CENTRAL OFFICES,
BANK, SHIPPING, AND COAL DEPARTMENT, GROCERY AND PROVISION,
AND BOOT AND SHOE WAREHOUSES:

Balloon Street, Manchester.

DRAPERY WAREHOUSES:
Balloon Street and Dantzic Street,
Manchester.

WOOLLEN CLOTH AND READY-MADES
WAREHOUSE:
Dantzic Street, Manchester.

FURNISHING WAREHOUSES:
GENERAL:
Holgate Street, Manchester.
CARPET:
Dantzic Street, Manchester.

STATIONERY DEPARTMENT AND
SADDLERY DEPARTMENT:
Balloon Street, Manchester.

HIDE AND SKIN WAREHOUSES:
Elm Street, Manchester,
AND AT
Copley Hill, Leeds.

BRANCHES:
West Blandford St., Newcastle-on-Tyne,
AND
Leman Street, London, E.

SALEROOMS :

LEEDS, HUDDERSFIELD, NOTTINGHAM, BLACKBURN,
AND BIRMINGHAM.

PURCHASING AND FORWARDING DEPÔTS.

England :

LIVERPOOL, MANCHESTER, BRISTOL, LONGTON, GOOLE, GARSTON,
CARDIFF, AND NORTHAMPTON.

Ireland :

CORK, LIMERICK, TRALEE, AND ARMAGH.

America : NEW YORK.

Canada : MONTREAL.

France : ROUEN.

Spain : DENIA.

Denmark : COPENHAGEN,

Denmark : AARHUS,

ODENSE,

HERNING,

ESBJERG.

Sweden : GOTHENBURG.

IRISH CREAMERIES :

ABINGTON.

ANNACARTY.

AUGHADOWN.

BALLINAHINCH.

BALLINLOUGH.

BALLYBRICKEN.

BALLYFINANE.

BILBOA.

BOHERBUE.

BUNKAY BRIDGE.

COACHFORD.

CUTTEEN.

DEVON ROAD.

DICKSGROVE.

DINGLE.

DOONAHA.

DROMCLOUGH.

DUNGRUD.

FEALE BRIDGE.

GLENMORE.

GORMANSTOWN.

GRANTSTOWN.

GREENANE.

GREYBRIDGE.

GURTAGARRY.

KILCOMMON.

KILMIHILL.

LIXNAW.

MOUNT COLLINS.

OOLA.

SMERLA BRIDGE.

STRADBALLY.

TARMON.

TERELTON.

TRALEE.

And 50 Auxiliaries.

PRODUCTIVE WORKS AND DEPARTMENTS.

Biscuits, Sweets, and Drysaltery Works:

CRUMPSALL, NEAR MANCHESTER.

Boot and Shoe Works:

LEICESTER, HECKMONDWIKE, AND RUSHDEN.

Soap, Candle, Glycerine, Lard, and Starch Works:

IRLAM, NEAR MANCHESTER,
SILVERTOWN (LONDON), AND DUNSTON-ON-TYNE.

Tallow and Oil Works:

SYDNEY (AUSTRALIA).

Woollen Cloth Works:

LIVINGSTONE MILL, BATLEY.

Clothing Factories:

HOLBECK (LEEDS), BROUGHTON (MANCHESTER),
AND PELAW-ON-TYNE.

Cocoa and Chocolate Works:

DALLOW ROAD, LUTON.

Flour Mills:

DUNSTON-ON-TYNE, SILVERTOWN (LONDON)
OLDHAM, AND MANCHESTER.

Furniture Factories:

BROUGHTON (MANCHESTER) AND PELAW-ON-TYNE.

Printing, Bookbinding, Boxmaking, and Lithographic Works:

LONGSIGHT (MANCHESTER) AND PELAW-ON-TYNE.

Preserve, Candied Peel, and Pickle Works, also Vinegar Brewery:

MIDDLETON JUNCTION, NEAR MANCHESTER.

PRODUCTIVE WORKS AND DEPARTMENTS—*contd.*

Shirts, Mantles, and Underclothing:

BROUGHTON (MANCHESTER).

Millinery:

MANCHESTER.

Cabinet, Paper, Tailoring, Shirts, Kerseys, Drugs, &c.:

PELAW-ON-TYNE.

Tailoring and Bedding:

LONDON.

Bacon Factories:

TRALEE (IRELAND) AND HERNING (DENMARK).

Lard Refineries:

WEST HARTLEPOOL AND IRLAM.

Tobacco, Cigar, Cigarette, and Snuff Factory:

SHARP STREET, MANCHESTER.

Pepper Factory:

HANOVER STREET, MANCHESTER.

Flannel Factory:

HARE HILL MILLS, LITTLEBORO'.

Corset Factory:

DESBOROUGH.

Hosiery, &c., Factory:

HUTHWAITE, NOTTS.

Tea Gardens:

CEYLON.

Weaving Shed:

GIGG, BURY.

Brush Works:

LEEDS.

Fruit Farms:

RODEN (SHROPSHIRE), MARDEN (HEREFORD).

General Hardware, Bedstead, Wire Mattress, and

Tinplate Works:

DUDLEY, BIRTLEY, AND KEIGHLEY.

SHIPOWNERS AND SHIPPERS

BETWEEN

GARSTON AND ROUEN; MANCHESTER AND ROUEN.

STEAMSHIPS OWNED BY THE SOCIETY:

"FRATERNITY," "NEW PIONEER," "DINAH,"
AND "BRITON."

BANKING DEPARTMENT.

Agencies:

THE LONDON AND COUNTY BANK LIMITED.

THE MANCHESTER AND COUNTY BANK LIMITED.

THE NATIONAL PROVINCIAL BANK OF ENGLAND LIMITED.

THE MANCHESTER AND LIVERPOOL DISTRICT BANK LIMITED.

THE LANCASHIRE AND YORKSHIRE BANK LIMITED.

THE UNION BANK OF MANCHESTER LIMITED.

THE LONDON CITY AND MIDLAND BANK LIMITED.

WILLIAMS DEACON'S BANK LIMITED.

MESSRS. BARCLAY AND CO. LIMITED, LONDON AND BRANCHES.

LLOYD'S BANK LIMITED (LAMBTON'S BRANCH),

NEWCASTLE-ON-TYNE AND BRANCHES.

UNITED COUNTIES BANK LIMITED, BARNSELY AND BRANCHES.

YORK CITY AND COUNTY BANK LIMITED, YORK

AND BRANCHES.

THE COMMITTEE.

ADAMS, Mr. THOMAS, 12, Park View, Stockton-on-Tees.
 CIAPPESSONI, Mr. FRANCIS A., George Street, Carlisle.
 COLEY, Mr. PHILIP, 22, Stansfield Street, Sunderland.
 DEANS, Mr. ADAM, The Limes, Bile Grove, Welling, Kent.
 ELSEY, Mr. HENRY, Bickleigh, Festing Grove, Festing Road, Southsea.
 FAIRCLOUGH, Mr. JAMES, 33, Sackville Street, Barnsley.
 GIBSON, Mr. ROBERT, 120, Sidney Grove, Newcastle-on-Tyne.
 GOODEY, Mr. JAMES F., Holmsmuir, 133, Lower Addiscombe Road,
 Croydon.
 GRAHAM, Mr. WILLIAM D., 123, Bedeburn Road, Jarrow-on-Tyne.
 GRINDROD, Mr. EMMANUEL, 13, Holker Street, Keighley.
 HAYHURST, Mr. GEO., 45, Tremellen Street, Accrington.
 HEMINGWAY, Mr. WASHINGTON, 108, Bolton Road, Pendleton,
 Manchester.
 HIND, Mr. THOMAS, 53, St. Peter's Road, Leicester.
 HOLT, Mr. ROBERT, Brier Crest, Deepish Road, Rochdale.
 JOHNS, Mr. JOHN ERNEST, Westgate, Eldon Road, Reading.
 KILLON, Mr. THOMAS, 7, Tenterden Street, Bury.
 LANDER, Mr. WILLIAM, 32, Grosvenor Street, Bolton.
 MARSHALL, Mr. CHARLES, 30, Markham Street, York.
 McINNES, Mr. DUNCAN, Hamilton Road, Lincoln.
 MOORHOUSE, Mr. THOMAS E., *Reporter* Office, Delph.
 MORT, Mr. ISAAC, 233, High Road, Leyton, Essex.
 PARKES, Mr. MILES, 16, Heathfield Avenue, Crewe.
 PINGSTONE, Mr. HENRY C., Yew Bank, Brook Road, Heaton Chapel,
 Manchester.
 SHILLITO, Mr. JOHN (*President*), 4, Park View, Hopwood Lane, Halifax.
 SHOTTON, Mr. THOMAS E., Summerhill, Shotley Bridge, Durham.
 THORPE, Mr. GEORGE, 6, Northfield, Highroyd, Dewsbury.
 THREADGILL, Mr. A. E., 4, Sherfield Road, Grays, Essex.
 TWEDDELL, Mr. THOMAS (*Vice-President*), Hutton Avenue, West
 Hartlepool.
 WARWICK, Mr. JOSEPH, 7, Waterville Terrace, North Shields.
 WILKINS, Mr. H. J. A., 35, Hamilton Gardens, Mutley, Plymouth.
 WOODHOUSE, Mr. GEORGE, The Laurels, 27, Renals Street, Derby.
 YOUNGS, Mr. H. J., 6, Portland Place, Old Palace Road, Norwich.

SCRUTINEERS:

Mr. F. HARDERN, Oldham. | Mr. J. J. BARSTOW, Dewsbury.

AUDITORS:

Mr. THOS. J. BAYLIS, Masborough. | Mr. JAMES E. LORD, Rochdale.
 Mr. THOMAS WOOD, Manchester. | Mr. C. J. BECKETT, Darwen.
 Mr. B. TETLOW, Newcastle-on-Tyne.

OFFICERS OF THE SOCIETY.

Secretary and Accountant :
Mr. THOMAS BRODRICK.

Bank Manager and Cashier :
Mr. THOMAS GOODWIN.

BUYERS, SALESMEN, &c.

Manchester—Grocery and Provisions :

Mr. JAS. MASTIN.
Mr. A. W. LOBB.

Mr. LEWIS WILSON.
Mr. JOSEPH HOLDEN.

Mr. R. TURNER.

Manchester—Paper, Twine, &c.

Mr. H. WIGGINS.

Manchester—Drapery :

Mr. J. C. FODEN.
Mr. A. ACKROYD.
Mr. C. MARKLAND.
Mr. P. RYDER.

Mr. G. TOMLINSON.
Mr. J. BLOMELEY.
Mr. J. BOWDEN.
Mr. E. LEES.

Mr. T. B. AIDLEY.

Manchester—Woollens, Boots, and Furniture :

Woollens and Ready-mades	Mr. W. GIBSON.
Boots and Shoes and Saddlery	Mr. HENRY JACKSON.
General Furnishing	Mr. T. R. ALLEN.
Furniture	Mr. F. E. HOWARTH.

Shipping Department :

Mr. A. E. MENZIES.

Coal Department :

Mr. S. ALLEN.

Manchester, Leeds, and Newcastle—Hides and Skins :

Mr. R. ASHTON.

Shipping and Forwarding Depôts :

Rouen (France)	Mr. JAMES MARQUIS.
Goole	Mr. E. W. RAPER.

London :

Tea and Coffee	Mr. W. B. PRICE.
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Luton :

Cocoa and Chocolate	Mr. E. J. STAFFORD.
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Liverpool :

Grocery and Provisions	Mr. WM. L. KEWLEY.
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Salerooms :

Leeds	Mr. WM. POLLARD.
Nottingham	Mr. A. DELVES.
Huddersfield	Mr. J. O'BRIEN.
Birmingham	Mr. J. BARLOW.
Blackburn	Mr. H. SHELMEKDINE.

Longton :

Crockery Depôt	Mr. J. RHODES.
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BUYERS, SALESMEN, &c.—*continued.*

Newcastle :

Chief Clerk	Mr. H. R. BAILEY.
Grocery and Provisions.....	Mr. ROBT. WILKINSON.
"	Mr. T. WEATHERSON.
Greengrocery.....	Mr. JOSEPH ATKINSON.
Drugs, Drysaltery, &c.	Mr. R. A. WALLIS.
Paper, Twine, &c.	Mr. H. GLENNY.
Drapery, Woollens, and Ready-mades	Mr. JOHN MACKENZIE.
Hosiery, Millinery, and Fancy	Mr. T. TOWNS.
Boots and Shoes	Mr. O. JACKSON.
Furniture	Mr. J. W. TAYLOR.
Jewellery and Fancy Hardware	Mr. H. H. BAILEY.
Coal	Mr. G. HENDERSON.

London :

Chief Clerk	Mr. W. E. S. COCK.
Grocery and Provisions	Mr. WM. OPENSHAW.
Drapery	Mr. F. G. WADDINGTON.
Millinery, Dress, and Fancy	Mr. A. S. MOTSON.
Woollens and Ready-mades	Mr. GEORGE HAY.
Boots and Shoes	Mr. ALFRED PARTRIDGE.
Furnishing	Mr. F. LING.
Coal.....	Mr. J. BURGESS.

Bristol Depôt :

Chief Clerk	Mr. J. WHITE.
Grocery and Provisions.....	Mr. J. W. JUSTHAM.
Drapery	Mr. W. J. SHEPHARD.
Boots	Mr. M. WALFORD.
Furnishing	Mr. G. BLANSHARD.

Cardiff Depôt :

Mr. JAS. F. JAMES.

Northampton Depôt :

Mr. A. BAKER.

IRISH DEPÔTS—BUTTER AND EGGS, ALSO BACON FACTORY.

Cork :

Mr. JAMES TURNBULL.

Limerick :

Mr. WILLIAM L. STOKES.

Tralee :

Mr. JAMES TURNBULL.

Armagh :

Mr. P. O'NEILL.

Tralee Bacon Factory :

Mr. J. ROBINSON.

COLONIAL AND FOREIGN DEPÔTS :

New York (America) :

Mr. JOHN GLEDHILL.

Denia (Spain) :

Mr. W. J. PIPER.

Copenhagen (Denmark) :

Mr. WM. DILWORTH, JUNR.

Herning (Denmark) :

Mr. A. MADSEN.

Aarhus (Denmark) :

Mr. H. J. W. MADSEN.

Montreal (Canada) :

Mr. A. C. WIELAND.

Esbjerg (Denmark) :

Mr. H. C. KONGSTAD.

Gothenburg (Sweden) :

Mr. W. JOHNSON.

Odense (Denmark) :

Mr. C. W. KIRCHHOFF.

MANAGERS, PRODUCTIVE, &c., WORKS. .

ARCHITECT	Mr. F. E. L. HARRIS, A.R.I.B.A.
BATLEY WOOLLEN CLOTH WORKS	Mr. S. BOOTHROYD.
BIRTLEY TINPLATE WORKS	Mr. W. HEWISON.
BROUGHTON CABINET FACTORY	Mr. F. E. HOWARTH.
BROUGHTON CLOTHING FACTORY	Mr. A. GRIERSON.
BROUGHTON SHIRT FACTORY	Mr. T. J. SHAW.
BUILDING DEPARTMENT.....	Mr. P. HEYHURST.
BURY WEAVING SHED	Mr. H. BLACKBURN.
CRUMPSALL BISCUIT, &c., WORKS	Mr. GEORGE BRILL.
DESBOROUGH CORSET FACTORY	Mr. P. THOMAS.
DUDLEY GENERAL HARDWARE	Mr. J. ROUNDS.
DUNSTON FLOUR MILL	Mr. TOM PARKINSON.
DUNSTON SOAP WORKS	Mr. GREEN.
ENGINEER.....	Mr. R. L. GASS.
HECKMONDWIKE BOOT AND SHOE WORKS..	Mr. JOHN HAIGH.
HUTHWAITE HOSIERY FACTORY	Mr. H. FRANCE.
IRLAM SOAP, CANDLE, GLYCERINE, LARD, AND STARCH WORKS.....	Mr. J. E. GREEN.
KEIGHLEY IRONWORKS	Mr. H. WHALLEY.
LEEDS BRUSH FACTORY	Mr. A. W. SAUNDERS.
LEEDS CLOTHING FACTORY	Mr. WILLIAM UTTLEY.
LEICESTER BOOT AND SHOE WORKS	Mr. T. E. HUBBARD.
LITTLEBORO' FLANNEL FACTORY	Mr. W. H. GREENWOOD.
MANCHESTER PRINTING, BOOKBINDING, BOX- MAKING, AND LITHOGRAPHIC WORKS..	Mr. G. BREARLEY.
MANCHESTER TOBACCO, CIGAR, CIGARETTE, AND SNUFF FACTORY	Mr. J. C. CRAGG.
MANCHESTER (TRAFFORD PARK) PROVENDER MILL	Mr. W. H. SLAWSON.
MANCHESTER (TRAFFORD PARK) SUN) FLOUR MILL	Mr. W. MATTHEWS.
OLDHAM STAR FLOUR MILL	
MIDDLETON JUNCTION PRESERVE AND CANDIED PEEL WORKS	Mr. W. J. HOWARD.
MIDDLETON JUNCTION PICKLE WORKS AND VINEGAR BREWERY	Mr. GEO. REEVE.
PELAW DRUG AND SUNDRIES WORKS	Mr. R. A. WALLIS.
PELAW ENGINEERING WORKS	Mr. WM. FLETCHER.
PELAW PRINTING WORKS	Mr. G. BREARLEY.
RUSHDEN BOOT AND SHOE WORKS	Mr. F. BALLARD.
SILVERTOWN FLOUR MILL	Mr. G. V. CHAPMAN.
SILVERTOWN PACKING	Mr. E. BOTTOMLEY.
SILVERTOWN SOAP WORKS	Mr. R. COWBURN.
SYDNEY (AUSTRALIA) TALLOW & OIL WORKS	Mr. LOXLEY MEGGITT.
WEST HARTLEPOOL LARD FACTORY	Mr. W. HOLLAND.

EMPLOYÉS.

NUMBER OF EMPLOYÉS, OCTOBER, 1908.

DISTRIBUTIVE DEPARTMENTS.

Collective
Totals.

General, Drapery, Woollens, Boot and Shoe, and Furnishing Offices.....	Manchester	553
Bank	"	36
Architect's Office	"	22
Grocery Department	"	314
Old Trafford Wharf, Bacon and Coffee	"	80
Paper, Twine, and Stationery Department Warehouse ..	"	13
Drapery Department	"	218
Woollen Cloth Department	"	55
Boot and Shoe, and Saddlery Department	"	69
Furnishing Department	"	92
Coal	"	9
Hides and Skins	"	8
Building	"	288
Dining-room	"	51
Engineers'	"	35
Other	"	88
		— 1,931

BRANCHES.

Newcastle (Office and Departments)	747	
„ Building Department	187	
„ Pelaw Drug and Drysaltery	321	
„ „ Paper and Printing	71	
„ „ Cabinet Works	249	
„ „ Engineering Shop	85	
„ „ Dining-room	6	
„ „ Clothing Factory	304	
	<hr/>	1,970
London (Office and Departments)	387	
„ Bacon	19	
„ Tailoring	173	
„ Bedding and Upholstery and Polishing	14	
„ Building	258	
„ Stables	38	
„ Engineers	24	
„ Silvertown Factory	214	
	<hr/>	1,127

JOINT ENGLISH AND SCOTTISH C.W.S.

London Tea and Coffee Department.....	471	
Tea Estates.....	447	
	<hr/>	918

Carried forward..... 5,946

NUMBER OF EMPLOYÉS, OCTOBER, 1908.

		Collective Totals.
Brought forward		5,946
DEPÔTS.		
Bristol	231	
Cardiff	42	
Northampton	28	
	—	301
PURCHASING DEPÔTS.		
Goole	6	
Liverpool Branch—Grocery and Shipping	75	
Longton Crockery	64	
Irish Branches	96	
„ Creameries	295	
Tralee Bacon Factory	80	
	—	616
FOREIGN PURCHASING DEPÔTS.		
New York	6	
Montreal	4	
Copenhagen	22	
Aarhus	14	
Gothenburg	11	
Odense	11	
Denia	3	
Sydney	9	
Herning	26	
Esbjerg	13	
	—	119
SALEROOMS.		
Leeds	4	
Nottingham	3	
Birmingham	2	
Huddersfield	2	
Blackburn	1	
	—	12
SHIPPING OFFICES.		
Garston	1	
Rouen	14	
	—	15
STEAMSHIPS.		
“New Pioneer”	15	
“Fraternity”	15	
“Dinah”	4	
“Briton”	4	
	—	38
Carried forward		7,047

NUMBER OF EMPLOYÉS, OCTOBER, 1908.

	Collective Totals.
Brought forward	7,047
PRODUCTIVE WORKS.	
Batley Woollen Mill	250
Birtley Tinplate Works	36
Brislington Butter Factory	21
Broughton Cabinet Factory	176
" Mantle " 	120
" Shirt " 	380
" Tailoring " 	575
" Underclothing Factory	80
" Millinery	11
Bury Weaving Shed.....	351
Crumpsall Biscuit Works	552
Desboro' Corset Factory	279
Dudley Bucket and Fender Works	155
Dunston Corn Mill	185
Enderby	191
Heckmondwike Currying Department.....	26
" Shoe Works	401
Huthwaite Hosiery Factory	392
Irlam Soap Works	770
Keighley Ironworks	72
Leicester Shoe Works, Knighton Fields.....	1,596
" " Duns Lane	518
Leeds Ready-Mades	740
" Brush Factory	163
Littleborough Flannel Factory.....	102
Longsight Printing Works.....	930
Luton Cocoa Works (Joint English and Scottish C.W.S.)	240
Manchester Tobacco Factory	626
Middleton Junction Preserve Works	686
Rushden Boot Factory	586
Silvertown Corn Mill	120
Star Corn Mill	84
Sun Corn Mill	121
" Provender Mill	11
Sydney Tallow Factory	35
West Hartlepool Lard Refinery.....	29
	—11,610
Roden Estate.....	56
" Convalescent Home.....	8
Marden Fruit Farm	30
Total.....	18,751

MEETINGS AND OTHER COMING EVENTS

IN CONNECTION WITH THE SOCIETY IN 1909.



Feb. 6—SATURDAY....Nomination Lists: Last day for receiving.

Mar. 9—TUESDAYVoting Lists: Last day for receiving.

„ 13—SATURDAY....Divisional Quarterly Meetings.

„ 20—SATURDAY....General Quarterly Meeting—Manchester.

May 8—SATURDAY....Nomination Lists: Last day for receiving.

June 8—TUESDAYVoting Lists: Last day for receiving.

„ 12—SATURDAY....Divisional Quarterly Meetings.

„ 19—SATURDAY....General Quarterly Meeting—Manchester.

„ 26—SATURDAY....Half-yearly Stocktaking.

Aug. 7—SATURDAY....Nomination Lists: Last day for receiving.

Sept. 7—TUESDAYVoting Lists: Last day for receiving.

„ 11—SATURDAY....Divisional Quarterly Meetings.

„ 18—SATURDAY....General Quarterly Meeting—Manchester.

Nov. 6—SATURDAY....Nomination Lists: Last day for receiving.

Dec. 7—TUESDAYVoting Lists: Last day for receiving.

„ 11—SATURDAY....Divisional Quarterly Meetings.

„ 18—SATURDAY....General Quarterly Meeting—Manchester.

„ 25—SATURDAY....Half-yearly Stocktaking.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT.

YEAR.	DAY.	EVENTS.
1863	.. Aug. 11 ..	Co-operative Wholesale Society enrolled.
1864	.. Mar. 14 ..	Co-operative Wholesale Society commenced business.
1866	.. April 24 ..	Tipperary Branch opened.
1868	.. June 1 ..	Kilmallock Branch opened.
1869	.. Mar. 1 ..	Balloon Street Warehouse opened.
"	.. July 12 ..	Limerick Branch opened.
1871	.. Nov. 26 ..	Newcastle-on-Tyne Branch opened.
1872	.. July 1 ..	Manchester Boot and Shoe Department commenced.
"	.. Oct. 14 ..	Bank Department commenced.
1873	.. Jan. 13 ..	Crumpsall Works purchased.
"	.. April 14 ..	Armagh Branch opened.
"	.. June 2 ..	Manchester Drapery Department established.
"	.. July 14 ..	Waterford Branch opened.
"	.. Aug. 4 ..	Cheshire Branch opened.
"	.. " 4 ..	Leicester Works purchased.
"	.. " 16 ..	Insurance Fund established.
"	.. Sept. 15 ..	Leicester Works commenced.
1874	.. Feb. 2 ..	Tralee Branch opened.
"	.. Mar. 9 ..	London Branch established.
"	.. Oct. 5 ..	Durham Soap Works commenced.
1875	.. April 2 ..	Liverpool Purchasing Department commenced.
"	.. June 15 ..	Manchester Drapery Warehouse, Dantzic Street, opened.
1876	.. Feb. 14 ..	Newcastle Branch Buildings, Waterloo Street, opened.
"	.. " 21 ..	New York Branch established.
"	.. May 24 ..	S.S. "Plover" purchased.
"	.. July 16 ..	Manchester Furnishing Department commenced.
"	.. Aug. 5 ..	Leicester Works first Extensions opened.
1877	.. Jan. 15 ..	Cork Branch established.
"	.. Oct. 25 ..	Land in Liverpool purchased.
1879	.. Feb. 21 ..	S.S. "Pioneer," Launch of.
"	.. Mar. 24 ..	Rouen Branch opened.
"	.. Mar. 29 ..	S.S. "Pioneer," Trial trip.
"	.. June 30 ..	Goole Forwarding Department opened.
1880	.. Jan. 30 ..	S.S. "Plover" sold.
"	.. July 27 ..	S.S. "Cambrian" purchased.
"	.. Aug. 14 ..	Heckmondwike Boot and Shoe Works commenced.
"	.. Sept. 27 ..	London Drapery Department commenced in new premises, 99, Leman Street.
1881	.. June 6 ..	Copenhagen Branch opened.
1882	.. Jan. 18 ..	Garston Forwarding Dépôt commenced.
"	.. Oct. 31 ..	Leeds Saleroom opened.
"	.. Nov. 1 ..	London Tea and Coffee Department commenced.
1883	.. July 21 ..	S.S. "Marianne Briggs" purchased.
1884	.. April 7 ..	Hamburg Branch commenced.
"	.. May 31 ..	Leicester Works second Extensions opened.
"	.. June 25 ..	Newcastle Branch—New Drapery Warehouse opened.
"	.. Sept. 13 ..	Commemoration of the Society's Twenty-first Anniversary at Newcastle-on-Tyne and London.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

YEAR.	DAY.	EVENTS.
1884	.. Sept. 20 ..	Commemoration of the Society's Twenty-first Anniversary at Manchester.
"	" .. " 29 ..	Bristol Depôt commenced.
"	" .. Oct. 6 ..	S.S. "Progress," Launch of.
1885	.. Aug. 25 ..	Huddersfield Saleroom opened.
"	" .. Dec. 30 ..	Fire—Tea Department, London.
1886	.. April 22 ..	Nottingham Saleroom opened.
"	" .. Aug. 25 ..	Longton Crockery Depôt opened.
"	" .. Oct. 12 ..	S.S. "Federation," Launch of.
1887	.. Mar. 14 ..	Batley Mill commenced.
"	" .. June 1 ..	S.S. "Progress" damaged by fire at Hamburg.
"	" .. July 21 ..	Manchester—New Furnishing Warehouse opened.
"	" .. Aug. 29 ..	Heckmondwike—Currying Department commenced.
"	" .. Nov. 2 ..	London Branch—New Warehouse opened.
"	" .. " 2 ..	Manufacture of Cocoa and Chocolate commenced.
1888	.. July 7 ..	S.S. "Equity," Launch of.
"	" .. Sept. 8 ..	S.S. "Equity," Trial trip.
"	" .. Sept. 27 ..	S.S. "Cambrian" sold.
"	" .. Oct. 14 ..	Fire—Newcastle Branch.
1889	.. Feb. 18 ..	Enderby Extension opened.
"	" .. Nov. 11 ..	Longton Depôt—New Premises opened.
1890	.. Mar. 10 ..	S.S. "Liberty," Trial trip.
"	" .. May 16 ..	Blackburn Saleroom opened.
"	" .. June 10 ..	Leeds Clothing Factory commenced.
"	" .. Oct. 22 ..	Northampton Saleroom opened.
1891	.. April 18 ..	Dunston Corn Mill opened.
"	" .. Oct. 22 ..	Cardiff Saleroom opened.
"	" .. Nov. 4 ..	Leicester New Works opened.
"	" .. " 4 ..	Aarhus Branch opened.
"	" .. Dec. 24 ..	Fire at Crumpsall Works.
1892	.. May 5 ..	Birmingham Saleroom opened.
1893	.. " 8 ..	Broughton Cabinet Factory opened.
1894	.. June 29 ..	Montreal Branch opened.
1895	.. Jan. 23 ..	Printing Department commenced.
"	" .. Aug. 5 ..	Gothenburg Branch opened.
"	" .. Oct. 2 ..	Irlam Soap Works opened.
"	" .. " 10 ..	Loss of the S.S. "Unity."
1896	.. April 24 ..	West Hartlepool Refinery purchased.
1896	.. June 26 ..	Middleton Preserve Works commenced.
"	" .. June 13 ..	Roden Estate purchased.
"	" .. July 1 ..	"Wheatsheaf" Record—first publication.
1897	.. Feb. 10 ..	New Northampton Saleroom opened.
"	" .. Mar. 1 ..	Manufacture of Candles commenced at Irlam.
"	" .. " 1 ..	Broughton Tailoring Factory opened.
"	" .. " 22 ..	New Tea Department Buildings opened.
"	" .. Aug. 7 ..	Sydney Depôt commenced.
"	" .. Sept. 16 ..	Banbury Creamery opened.
1898	.. April 1 ..	Littleboro' Flannel Mill acquired.

PRINCIPAL EVENTS IN CONNECTION WITH THE CO-OPERATIVE WHOLESALE SOCIETY

SINCE ITS COMMENCEMENT—*continued.*

YEAR.	DAY.	EVENTS.
1898	.. May 9 ..	Tobacco Factory commenced.
"	.. July 11 ..	Longsight Printing Works commenced.
"	.. Oct. 20 ..	Corset Factory commenced.
1900	.. Jan. 19 ..	Herning Slagteri purchased.
"	.. Mar. 24 ..	Rushden Factory commenced.
"	.. June 20 ..	Silvertown Flour Mill opened.
1901	.. April 30 ..	Sydney Tallow Factory purchased.
"	.. July 27 ..	Roden Convalescent Home opened.
"	.. Sept. 3 ..	Tralee Bacon Factory commenced.
"	.. Oct. 9 ..	Rushden New Factory opened.
1902	.. April 9 ..	New Birmingham Saleroom opened.
"	.. " 25 ..	Fire at Newcastle Branch (Drapery Department).
"	.. May 1 ..	Work commenced at Pelaw.
"	.. Sept. 8 ..	Luton Cocoa Works opened.
"	.. Nov. 1 ..	Launch of New Steamer, "Unity," Greenock.
1903	.. July 1 ..	Leicester Hosiery Factory taken over.
"	.. Oct. 24 ..	Launch of New Steamer, "Fraternity."
1904	.. Feb. 20 ..	Marden Fruit Farm purchased.
"	.. April 18 ..	New Drapery Buildings, Manchester, opened.
"	.. June 20 ..	Brislington Butter Factory commenced.
"	.. July 1 ..	Huddersfield Brush Factory taken over.
1905	.. Feb. 15 ..	Bury Weaving Shed commenced.
"	.. Feb. 13 ..	Starch Manufacture commenced at Irlam.
"	.. " 27 ..	Lard
"	.. July 3 ..	Desborough "Corset Factory" commenced.
"	.. Sept. 5 ..	Esbjerg Depôt opened.
"	.. Oct. 26 ..	Launch of "New Pioneer."
1906	.. Jan. 1 ..	Rochdale Flour Mill taken over.
"	.. Mar. 31 ..	Oldham Star Flour Mill taken over.
"	.. April 28 ..	Sun Flour Mill taken over.
"	.. May 16 ..	Bristol New Depôt opened.
1907	.. Sept. 14 ..	Mitchell Memorial Hall opened.
"	.. Oct. 1 ..	New Huddersfield Saleroom opened.
1908	.. Feb. 4 ..	Huthwaite Hosiery Factory commenced.
"	.. " 8 ..	Birmingham Cycle Depôt opened.
"	.. June 13 ..	Silvertown Soap Works commenced.
"	.. " 29 ..	Keighley Iron Works taken over.
"	.. " 29 ..	Dudley Bucket and Fender Society taken over.
"	.. " 29 ..	Birtley Tin Plate Society taken over.

LIST OF TELEGRAPHIC ADDRESSES.

ARMAGH DEPÔT: "WHOLESALE, ARMAGH."
 BATLEY WOOLLEN MILL: "WHOLESALE, BATLEY."
 BIRMINGHAM SALEROOM: "CO-OPERATE, BIRMINGHAM."
 BIRTLEY TINPLATE WORKS: "WHOLESALE, BIRTLEY."
 BLACKBURN SALEROOM: "WHOLESALE, BLACKBURN."
 BRISLINGTON BUTTER FACTORY: "FACTORY, BRISLINGTON."
 BRISTOL DEPÔT: "WHOLESALE, BRISTOL."
 BROUGHTON CABINET FACTORY: "CO-OPERATOR, MANCHESTER."
 BROUGHTON SHIRT FACTORY: "JACKETS, MANCHESTER."
 BROUGHTON TAILORING FACTORY: "TAILORING, MANCHESTER."
 BURY WEAVING SHED: "WHOLESALE, BURY."
 CARDIFF SALEROOM: "WHOLESALE, CARDIFF."
 CENTRAL, MANCHESTER: "WHOLESALE, MANCHESTER."
 CORK DEPÔT: "WHOLESALE, CORK."
 CRUMPSALL WORKS: "BISCUIT, MANCHESTER."
 DESBORO' CORSET FACTORY: "WHOLESALE, DESBORO'."
 DUDLEY BUCKET WORKS: "WHOLESALE, DUDLEY."
 DUNSTON-ON-TYNE CORN MILL: "WHOLESALE, GATESHEAD."
 GOOLE DEPÔT: "WHOLESALE, GOOLE."
 HARTLEPOOL LARD REFINERY: "WHOLESALE, WEST HARTLEPOOL."
 HECKMONDWIKE SHOE WORKS: "WHOLESALE, HECKMONDWIKE."
 HUDDERSFIELD SALEROOM: "WHOLESALE, HUDDERSFIELD."
 HUTHWAITE HOSIERY FACTORY: "WHOLESALE, HUTHWAITE."
 IRLAM SOAP WORKS: "WHOLESALE, CADISHEAD."
 KEIGHLEY IRONWORKS: "WHOLESALE, KEIGHLEY."
 LEEDS BRUSH FACTORY: "BROOMS, LEEDS."
 LEEDS READY-MADES FACTORY: "SOCIETY, LEEDS."
 LEEDS SALE AND SAMPLE ROOMS: "WHOLESALE, LEEDS."
 LEICESTER SHOE WORKS: "WHOLESALE, LEICESTER."
 LIMERICK DEPÔT: "WHOLESALE, LIMERICK."
 LITTLEBOROUGH FLANNEL MILLS: "WHOLESALE, LITTLEBOROUGH."
 LIVERPOOL OFFICE AND WAREHOUSE: "WHOLESALE, LIVERPOOL."
 LONDON BRANCH: "WHOLESALE, LONDON."
 LONGSIGHT PRINTING WORKS: "TYPOGRAPHY, MANCHESTER."
 LONGTON CROCKERY DEPÔT: "WHOLESALE, LONGTON (STAFFS.)."
 LUTON COCOA WORKS: "WHOLESALE, LUTON."
 MANCHESTER SUN MILL: "SUNLIKE, MANCHESTER."
 MARDEN FRUIT FARM: "WHOLESALE, MARDEN, HEREFORD."
 MIDDLETON PRESERVE WORKS: "WHOLESALE, MIDDLETON
 JUNCTION."
 NEWCASTLE BRANCH: "WHOLESALE, NEWCASTLE-ON-TYNE."
 NEWCASTLE BRANCH, PELAW: "WHOLESALE, BILL-QUAY."
 NEWCASTLE BRANCH, GREENGROCERY (STOWELL STREET): "LOYALTY,
 NEWCASTLE."
 NORTHAMPTON SALEROOM: "WHOLESALE, NORTHAMPTON."
 NOTTINGHAM SALEROOM: "WHOLESALE, NOTTINGHAM."
 OLDHAM STAR MILL: "STAR, OLDHAM."
 RODEN ESTATE: "WHOLESALE, RODEN."
 RUSHDEN BOOT WORKS: "WHOLESALE, RUSHDEN."
 SILVERTOWN FLOUR MILL: "CO-OPERATIF, LONDON."
 SILVERTOWN PRODUCTIVE: "PRODUCTIVO, LONDON."
 TEA DEPARTMENT: "LOOMIGER, LONDON."
 TOBACCO FACTORY: "TOBACCO, MANCHESTER."
 TRALEE BACON FACTORY: "BACON, TRALEE."
 TRALEE DEPÔT: "WHOLESALE, TRALEE."

TELEPHONIC COMMUNICATION.

Our Premises in the following towns are directly connected with the Local Telephone System:—

	Nos.
MANCHESTER—GENERAL OFFICES.....	
" DRAPERY DEPARTMENT.....	
" BOOT AND SHOE DEPARTMENT.....	
" FURNISHING DEPARTMENT.....	
CRUMPSALL—SUB TO MANCHESTER GENERAL OFFICES.....	6621
LONGSIGHT—" " " " " ".....	
TOBACCO—" " " " " ".....	
BROUGHTON—"CABINET WORKS " " " ".....	
NEWCASTLE—WATERLOO STREET.....	*284
" WEST BLANDFORD STREET .. { 1787, 1260, 1989, 2506, 2507, and	498
" SADDLERY DEPARTMENT (West Blandford Street)..	2116
" GREENGROCERY DEPARTMENT (Stowell Street) ..	1524
" QUAYSIDE WAREHOUSE.....	564
" PELAW WORKS.....Gateshead	121
" " " " " " ".....	2806
" HIDES AND " SKINS (St. Andrew's Street).....	2907
LONDON—GENERAL OFFICE.....Avenue	2591
" GROCERY SALEROOM.....London Wall 3258 and	3259
" DRAPERY.....Avenue	5571
" GROVE STREET.....Central	*4671
" READY MADES.....London Wall	3924
" TEA DEPARTMENT.....Avenue	5570
" " " " " " "GENERAL OFFICE.....	3003
" FURNISHING AND BOOT DEPARTMENT.....	2592
" BUILDING AND ENGINEERING DEPARTMENT.....	1049
" CARTAGE.....	907
BATLEY.....	101
BIRTLEY TINPLATE WORKS.....	15
BRISTOL—OFFICE.....	1913
" SALEROOM.....	1914
" DRAPERY DEPARTMENT.....	1915
" FURNISHING, BOOTS, AND WOOLLENS.....	1916
" BRISLINGTON.....	1643
BURY.....	179
CARDIFF.....	*563
DUDLEY BUCKET WORKS.....	22
DUNSTON.....	1261
" 	*2
GARSTON.....	6
GOOLE.....	2
HECKMONDWIKE.....	112
HUDDERSFIELD.....	310
HUTHWAITE HOSIERY.....Sutton	36
IRLAM.....	5
KEIGHLEY IRONWORKS.....	160
LEEDS—SALEROOM.....	2098
" READY-MADES, HOLBECK.....	1648
" BRUSH FACTORY.....	4035
LEICESTER—WHEATSHEAF WORKS.....1132 and	235
" DUNS LANE.....	342
LIVERPOOL—VICTORIA STREET.....7862, 7863, and	7864
" REGENT ROAD.....	5861
LONGTON.....	16
LUTON.....	113
MANCHESTER SUN MILL.....Trafford Park 27 and	218
MIDDLETON—PRESERVE WORKS (Failsworth).....	33
NORTHAMPTON SALEROOM.....	206
NOTTINGHAM.....	2106
OLDHAM STAR MILL.....	171
RUSHDEN.....	10
SILVERTOWN FLOUR MILL—EASTERN.....	602
" PRODUCTIVE—EASTERN.....	924
WEST HARTLEPOOL REFINERY.....	286

* Post Office System. All others National Telephone Company.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST MEMBERS OF GENERAL COMMITTEE.

Name.	Address.	Elected.	Retired.
*A. Greenwood	Rochdale	1864 March....	1874 August.
†Councillor Smithies ..	Rochdale	1864 March....	1869 May.
§James Dyson	Manchester	1864 March....	1867 May.
Edward Hooson	Manchester	1866 May	1869 Dec.
John Hilton	Middleton	1864 March....	1868 Nov.
*James Crabtree	Heckmondwike ..	{ 1865 Nov. 1885 Dec. 1886 June	{ 1874 May. 1886 March. 1889 Dec.
Joseph Thomasson....	Oldham	1866 May	1869 Nov.
Charles Howarth	Heywood	1864 March	1866 October.
J. Neild	Mossley	{ 1864 March 1867 Nov.	{ 1865 Nov. 1868 Nov.
Thomas Cheetham....	Rochdale	1864 March	1865 Nov.
W. Nuttall	Oldham	{ 1865 Nov. 1876 June	{ 1866 Feb. 1877 Dec.
§E. Longfield	Manchester	1867 May	1867 Nov.
†J. M. Percival	Manchester	{ 1868 Feb. 1870 Feb. 1876 March	{ 1868 May. 1872 August. 1882 June.
Isaiah Lee	Oldham	1867 Nov.	1868 Nov.
§D. Baxter.....	Manchester	1868 May	1871 May.
J. Swindells.....	Hyde	1868 Nov.	1869 Nov.
T. Sutcliffe	Todmorden	1868 Nov.	1869 Nov.
†James C. Fox	Manchester	1868 Nov.	1871 May.
W. Marcroft.....	Oldham	1869 May	1871 May.
Thomas Pearson.....	Eccles	1869 Nov.	1871 Nov.
R. Holgate	Over Darwen	1869 Nov.	1870 Nov.
A. Mitchell	Rochdale	1870 August ..	1870 Nov.
W. Moore.....	Batley Carr	1870 Nov.	1871 August.
†Titus Hall	Bradford	{ 1871 May 1877 June	{ 1874 Dec. 1885 Dec.
B. Hague	Barnsley	{ 1871 May 1874 Dec.	{ 1873 May. 1884 Sept.
Thomas Shorrocks....	Over Darwen	1871 May	1871 Nov.
†R. Allen	Oldham	1871 August ..	1877 April.

PAST MEMBERS OF GENERAL COMMITTEE—*continued.*

Name.	Address.	Elected.	Retired.
Job Whiteley	Halifax	{ 1871 August .. 1873 Feb.	1872 Feb. 1874 Feb.
† Thomas Hayes	Failsworth	1871 Nov.	1873 August.
Jonathan Fishwick ...	Bolton	1871 Nov.	1872 Feb.
J. Thorpe	Halifax	1872 Feb.	1873 Feb.
† W. Johnson	Bolton	{ 1872 Feb. 1877 June	1876 June. 1885 March.
§ H. Whiley	Manchester	{ 1872 August .. 1874 May	1874 Feb. 1876 March.
J. Butcher	Banbury	1873 May	1873 August.
H. Atkinson.....	Blaydon-on-Tyne ..	1873 August ..	1874 Dec.
William Bates.....	Eccles	1873 August ..	1907 June.
J. F. Brearley	Oldham	1874 Feb.	1874 Dec.
Robert Cooper.....	Accrington	1874 Feb.	1876 June.
H. Jackson	Halifax	1874 Dec.	1876 June.
J. Pickersgill	Batley Carr	1874 Dec.	1877 March.
W. Barnett	Macclesfield.....	1874 Dec.	1882 Sept.
John Stansfield	Heckmondwike	1874 Dec.	1898 June.
Thomas Bland	Huddersfield	1874 Dec.....	1907 March.
S. Lever	Bacup	{ 1876 Sept. 1886 March.....	1885 Sept. 1888 May.
F. R. Stephenson	Halifax	1876 Sept.	1877 March.
R. Whittle	Crewe	1877 Dec.	1886 March.
† Thos. Swann	Masborough.....	1882 Sept.	1899 Feb.
John Lord	Accrington	1883 Nov.	1907 Sept.
Joseph Mc.Nab	Hyde	1883 Dec.	1886 March
Alfred North	Batley	1883 Dec.	1905 August.
James Hilton	Oldham	1884 Sept.	1890 January.
Samuel Taylor	Bolton	1885 Sept.	1891 Dec.
William P. Hemm....	Nottingham	1888 Sept.	1889 August.
* § J. T. W. Mitchell ...	Rochdale	1869 Nov.	1895 March.
E. Hibbert	Failsworth	1882 Sept.	1895 June.
James Lownds	Ashton-under-Lyne..	1885 March	1895 July.
Amos Scotton	Derby	1890 June	1904 October.

* Held Office as President.

† Held Office as Secretary and Treasurer.

‡ Held Office as Secretary.

§ Held Office as Treasurer.

* PAST MEMBERS OF NEWCASTLE BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
Ephraim Gilchrist	Wallsend	1873 Oct.	1874 Jan.
George Dover	Chester-le-Street . . .	1874 Dec.	1877 Sept.
Humphrey Atkinson . . .	Blaydon-on-Tyne . . .	1874 Dec.	1879 May.
† James Patterson	West Cramlington . . .	1874 Dec.	1877 Sept.
John Steel	Newcastle-on-Tyne . .	1874 Dec.	1876 Sept.
William Green	Durham	1874 Dec.	1891 Sept.
Thomas Pinkney	Newbottle	1874 Dec.	1875 March.
† John Thirlaway	Gateshead	1876 Dec.	1892 May.
William Robinson	Shotley Bridge	1877 Sept.	1884 June.
William J. Howat	Newcastle-on-Tyne . .	1877 Dec.	1883 Dec.
J. Atkinson	Wallsend	1883 Dec.	1890 May.
George Fryer	Cramlington	1883 Dec.	1887 Dec.
Matthew Bates	Newcastle-on-Tyne . .	1884 June	1893 June.
Richard Thomson	Sunderland	1874 Dec.	1893 Sept.
George Scott	Newbottle	1879 May	1893 Dec.
George Binney	Durham	1891 Dec.	1905 May.
Robert Irving	Carlisle	1892 June	1904 August.
William Stoker	Seaton Delaval	1893 Sept.	1902 July.
Thomas Rule	Gateshead	1893 June	1903 June.

* PAST MEMBERS OF LONDON BRANCH COMMITTEE.

Name.	Address.	Elected.	Retired.
J. Durrant	Arundel	1874 Dec.	1875 Dec.
John Green	Woolwich	1874 Dec.	1876 Dec.
† Thomas Fowe	Buckfastleigh	1874 Dec.	1878 March.
T. E. Webb	Battersea	1874 Dec.	1896 Dec.
J. Clay	Gloucester	1874 Dec.	1901 Oct.
H. Pumphrey	Lewes	1874 Dec.	1907 March.
Geo. Hines	Ipswich	1874 Dec.	1907 June.
† William Strawn	Sheerness	1875 Dec.	1882 March.
Frederick Lamb	Banbury	1876 Dec.	1888 Dec.
F. A. Williams	Reading	1882 June	1886 Sept.
Geo. Hawkins	Oxford	1885 June	1907 March.
J. J. B. Beach	Colchester	1886 Dec.	1888 Dec.
G. Sutherland	Woolwich	1883 Dec.	1904 Oct.
R. H. Tutt	Hastings	1897 March	1904 Feb.
W. H. Brown	Newport	1902 Sept.	1907 April.

* Newcastle and London Branch Committees constituted December, 1874.

† Held Office as Secretary.

THE CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

MEMBERS OF GENERAL, AND NEWCASTLE
AND LONDON BRANCH COMMITTEES WHO HAVE DIED
DURING TIME OF OFFICE.

NAME.	ADDRESS.	DATE OF DEATH.
GENERAL.		
Edward Hooson	Manchester	December 11th, 1869.
Robert Allen.....	Oldham	April 2nd, 1877.
Richard Whittle	Crewe.....	March 6th, 1886.
Samuel Lever	Bacup	May 18th, 1888.
William P. Hemm	Nottingham	August 21st, 1889.
James Hilton	Oldham	January 18th, 1890.
Samuel Taylor.....	Bolton	December 15th, 1891.
J. T. W. Mitchell.....	Rochdale	March 16th, 1895.
E. Hibbert	Failsworth	June 25th, 1895.
James Lownds.....	Ashton-un-Lyne ..	July 27th, 1895.
Thos. Swann.....	Masboro'	February 15th, 1899.
Amos Scotton	Derby.....	October 2nd, 1904.
Alfred North	Batley	August 14th, 1905.
NEWCASTLE.		
J. Atkinson	Wallsend	May 25th, 1890.
William Green.....	Durham	September 9th, 1891.
John Thirlaway	Gateshead.....	May 1st, 1892.
William Stoker	Seaton Delaval ..	July 4th, 1902.
Robert Irving	Carlisle	August 22nd, 1904.
George Binney....	Durham	May 5th, 1905.
LONDON.		
J. J. B. Beach	Colchester.....	December 21st, 1888.
T. E. Webb	Battersea	December 2nd, 1896.
J. Clay	Gloucester	October 25th, 1901.
R. H. Tutt	Hastings	February 26th, 1904.
G. Sutherland	Woolwich	October 17th, 1904.
W. H. Brown	Newport	April 20th, 1907.

CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

PAST AUDITORS.

Name.	Address.	Elected.	Retired.
D. Baxter.....	Manchester	1864 March	1868 May.
J. Hankinson	Preston.....	1864 May	1865 May.
E. Longfield	Manchester	1865 May	1867 May.
James White	Manchester ..	1867 May	1881 Sept.
W. Nuttall	Oldham	1868 May	1868 Nov.
		1873 Nov.....	1874 May.
A. Howard	Rochdale	1868 Nov.	1870 May.
R. Taylor	Oldham	1870 May	1873 May.
		1873 Nov.....	1875 Feb.
J. C. Fox	Manchester	1872 May	1876 Sept.
		1876 Dec.	1877 Sept.
H. C. Pingstone	Manchester	1872 May	1872 Nov.
W. Barnett	Macclesfield	1872 Nov.....	1873 Nov.
W. Grimshaw	Eccles	1873 May	1874 May.
J. Leach	Rochdale	1874 May	1878 June.
J. Odgers	Manchester	1874 May	1874 Sept.
J. M. Percival	Manchester	1875 March	1876 March.
W. Appleby	Manchester	1876 March	1888 Sept.
J. D. Kershaw	Oldham	1876 Oct.	1885 Sept.
W. Nuttall	Eccles	1879 March	1879 June.
T. Whitworth	Rochdale	1881 Dec.	1885 June.
James Kershaw	Rochdale	1878 June.....	1878 Sept.
Isaac Haigh.....	Barnsley	1888 August....	1903 Feb.



STATISTICS

SHOWING THE
PROGRESS OF

THE CO-OPERATIVE WHOLESALE
SOCIETY LIMITED.

MARCH, 1864, TO DECEMBER, 1907.

Comparison with corresponding period previous year.		DISTRIBUTIVE EXPENSES.			Net Profit.	Average Dividend paid per £.	ADDITIONS TO TRADE DEPT.		Dates Departments and Branches were commenced.
Increase.	Rate per cent.	Amount.	Rate on Sales				Reserve Fund.	Insurance Fund.	
£		£	Per £.	Per £100.	£	d.	£	£	
..	..	347	1½	13 4½	267	1½	..	..
..	..	906	1½	15 0	1,858	3½	..	..
54,735	45½	1,615	2½	18 4½	2,310	3	234	..	Tipperary.
112,688	51½	3,135	2½	18 10½	4,411	3	450	..	
124,063	43	3,338	1½	16 2½	4,862	2½	416	..	Kilmallock.
94,977	23	4,644	2½	18 3½	4,248	1½	542	..	Limerick.
159,379	30½	5,583	1½	16 5½	7,626	2½	1,620	..	
86,559	12½	6,853	2½	18 0½	7,967	2½	1,020	..	Newcastle. Bank.
394,368	51½	12,811	2½	22 2½	11,116	2½	1,243	..	Manchester Boot and Shoe, Crumpsall.
483,818	41½	21,147	3	25 10	14,233	2	922	..	{ Armagh, Manchester Drapery, Leicester, Cheshire, Waterford, Clonmel.
327,879	20	28,436	3½	28 11½	20,684	2	4,461	..	London, Tralee, Durham.
282,566	14½	31,555	3½	28 0½	26,750	2½	4,826	..	Liverpool.
401,095	17½	42,436	3½	31 5½	36,979	2½	4,925	..	{ New York, Goole, Furnishing. S.S.
188,897	7½	43,169	3½	30 6½	29,189	2	579	..	“Plover” purchased. Cork.
121,427*	4½*	43,093	3½	31 10½	34,959	2½	5,970	..	
22,774	0½	41,309	3½	31 2½	42,764	2½	8,060	..	{ Launch of Steamship “Pioneer.”
611,282	22½	47,153	3½	28 2½	42,090	2½	10,651	..	Ronen. Goole forwarding depôt.
234,414	7	51,306	3½	28 8½	46,850	2½	7,672	..	Heckmondwike.
464,143	12½	57,340	3½	28 4½	49,658	2½	3,416	..	Copenhagen. Purchase of S.S. “Cambrian.”
508,651	12½	66,957	3½	29 0½	47,885	2½	3,176	..	Ten and Coffee Department, London.
41,042	0½	70,343	3½	30 1	54,491	2½	6,431	..	Purchase of S.S. “Unity.”
203,946	4½	74,305	3½	31 0	77,630	3½	4,454	13,259	{ Hamburg. Bristol Depôt. Launch of S.S. “Progress.”
490,028	8½	81,653	3½	31 3½	83,328	3½	7,077	15,469	{ Longton Depôt. Launch of S.S.
490,056	9½	93,979	3½	32 10½	65,141	2½	9,408	2,778	“Federation.”
486,839	8½	105,027	4	33 10½	82,490	2½	8,684	6,614	Batley, Heckmondwike Carrying.
709,638	11½	117,849	4	33 6½	101,984	3½	2,249	16,658	{ London Cocoa Department. Launch of S.S. “Equity.” Batley Clothing.
532,750	7½	126,879	4	34 1½	126,979	3½	..	20,982	{ Launch of S.S. “Liberty.” Leeds Clothing.
1,337,357	18	143,151	3½	32 7½	135,008	3½	1,145	14,702	Dunston, Aarhus, Leicester New Works.
534,474	6	165,737	4½	35 7½	98,532	2½	6,511	1,000	Broughton Cabinet Works.
225,263	2½	179,910	4½	37 9½	84,156	2½	17,215	7,659	
82,229*	0½*	186,058	4½	39 4½	126,192	2½	26,092	..	Montreal. Broughton Clothing Fac’y.
516,365	5½	199,512	4½	39 4½	192,766	3½	27,424	10,000	{ Printing, Gothenburg, Irlam, Irish Creameries. [Denia
1,164,496	11½	218,393	4½	39 3½	177,419	3½	18,045	10,000	W. Hartlep’l, Middlet’n, Roden Est’ts,
805,087	7½	246,477	4½	41 4½	135,561	2½	8,338	..	Sydney.
654,605	5½	255,032	4½	40 6½	231,256	3½	31,618	5,000	Littleboro’, Manch’r Tobacco Fac’y.
1,637,627	13	278,882	4½	39 2½	286,250	4	63,838	..	
1,831,514	12½	314,410	4½	39 2½	289,141	4	48,210	..	{ Rush’d’n Shoe Fac’y, Silvert’wn Corn Mill, Herning Bacon Fac’y, Odense.
1,448,150	8½	335,183	4½	37 11½	288,321	4	27,210	..	{ Tralee Bacon Factory, Roden Convalescent Home, Sydney Oil Works,
1,014,522	5½	345,855	4½	37 7½	336,369	4	51,697	..	Launch of S.S. “Unity,” Pelaw.
935,583	5	354,316	4½	36 7½	297,304	4	4,759	..	{ Luton Cocoa Works, Launch of S.S. “Fraternity,” Leicester Hosiery F’y.
476,054	2½	377,606	4½	38 1½	332,374	4	37,774	..	{ Brislington Butter Factory, Huddersfield and Leeds Brush Factories,
976,273	4½	396,767	4½	38 2½	304,568	4	13,591	..	Marden Fruit Farm, Bury Weaving Shed.
1,724,566	8½	430,862	4½	38 3½	410,680	4	54,766	..	{ Desboro’ Corset Factory, Launch of S.S. “New Pioneer,” Esbjerg.
2,089,570	9½	468,101	4½	37 9½	488,571	4	67,479	..	{ Rochdale Flour, Oldham Star Flour, & M’chester Sun Flour & Provender Mills
..	..	6,078,520	4½	36 5	5,243,117	2½	155,586	124,121	

* Decrease. † From. ‡ From Disposal of Profit Account.

RESERVE FUND

Dr. TRADE DEPARTMENT FROM

Deductions from Reserve Fund—		£
Subscriptions and Donations to Charitable and other Objects		72,240
Investments Written off: Bank Department.....		18,259
" " Trade Department		10,660
Insurance Fund		6,000
Land and Buildings Account—Depreciation, Special		1,148
Fixtures " " "		852
Celebration Dinner: Opening Warehouse, Balloon Street		56
Newcastle Formation Expenses		16
21st Anniversary Commemoration Expenses, Manchester		2,017
Sprinklers Account—Amount written off to date		58,399
		<hr/>
		169,647
 RESERVE FUND, December 28th, 1907 :—		
Investments :—Manchester Ship Canal Company, 2,000		
Ordinary Shares of £10 each	£20,000	
" Gillsland Convalescent Home, 7,500 Shares		
of £1 each	7,500	
" British Cotton Growing Association, 3,000		
Shares of £1 each	3,000	
" North-Western Co-operative Convalescent		
Homes Association	5,000	
		<hr/>
		35,500
Balance, as per Balance Sheet, December 28th, 1907	341,313	
Add—Per Disposal of Profit Account, December 28th, 1907	35,048	
		<hr/>
		376,361
		<hr/>
		£581,508

ACCOUNT.

COMMENCEMENT OF SOCIETY.

Cr.

Additions to Reserve Fund—		£
From Disposal of Profit Account, as per page 27—Net		552,586
Balance—Sale of Properties:—		
Strawberry Estate, Newcastle	£1,953	
Land, Liverpool	713	
Rosedale	11	
South Shields	96	
Newhall	418	
Durham	376	
Gorton	10,923	
Calais	319	
Steamships	10,621	
		25,430
Balance—Sale of Shares—New Telephone Company		44
„ Share Investment—Lancashire and Yorkshire Productive Society		60
„ Sale of part Shares—Co-operative Printing Society		63
„ Share Investment—Leicester Hosiery Society		76
„ „ „ Star and Rochdale Corn Mills		14
Dividend on Debts, previously written off		786
Balances, Shares, Loans, &c., Accounts		220
Bonus to Employés: Differences between Amounts Provided and actually Paid		311
Dividend on Sales to Employés		403
Interest on Manchester Ship Canal Shares		1,515
		£581,508

MANCHESTER GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
1 $\frac{3}{4}$ Years, January, 1876..		2,586,691	26,417	0 2 $\frac{3}{4}$	31,028	0 2 $\frac{7}{8}$	56,487
5 " December, 1880..		8,740,658	87,603	0 2 $\frac{3}{4}$	140,043	0 3 $\frac{3}{4}$	70,091
5 " " 1885..		11,723,202	127,892	0 2 $\frac{1}{2}$	157,209	0 3 $\frac{1}{8}$	92,790
5 " " 1890..		15,511,593	180,023	0 2 $\frac{3}{4}$	264,131	0 4	123,432
5 " " 1895..		21,956,461	279,262	0 3	339,816	0 3 $\frac{5}{8}$	159,930
5 " " 1900..		28,186,928	374,568	0 3 $\frac{1}{2}$	500,911	0 4 $\frac{1}{2}$	158,537
5 " " 1905..		41,620,024	489,689	0 2 $\frac{3}{4}$	774,698	0 4 $\frac{3}{8}$	237,874
Year, " 1906..		10,116,804	116,290	0 2 $\frac{3}{4}$	199,945	0 4 $\frac{5}{8}$	273,669
" (53 wks) " 1907..		11,404,612	128,137	0 2 $\frac{5}{8}$	234,190	0 4 $\frac{7}{8}$	265,372
Half Year, June, 1908..		5,486,939	67,644	0 2 $\frac{7}{8}$	104,332	0 4 $\frac{1}{2}$	232,934
34 $\frac{1}{2}$ Years' Total....		157,342,912	1,877,525	0 2 $\frac{3}{4}$	2,746,303	0 4 $\frac{1}{8}$	..

MANCHESTER DRAPERY TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2 $\frac{1}{4}$ Years, January, 1876..		211,351	11,484	1 1	2,165	0 2 $\frac{3}{8}$	72,403
5 " December, 1880..		672,992	43,116	1 3 $\frac{3}{8}$	* 941	0 0 $\frac{1}{4}$	44,105
5 " " 1885..		771,933	42,913	1 1 $\frac{1}{2}$	20,277	0 6 $\frac{1}{2}$	44,948
5 " " 1890..		1,205,935	60,656	1 0	25,278	0 5 $\frac{1}{2}$	84,739
5 " " 1895..		1,920,447	100,386	1 0 $\frac{1}{2}$	48,223	0 6	108,337
5 " " 1900..		2,568,623	141,497	1 1 $\frac{1}{8}$	88,133	0 8 $\frac{1}{2}$	153,641
5 " " 1905..		3,315,793	196,568	1 2 $\frac{5}{8}$	94,449	0 6 $\frac{3}{4}$	107,837
Year, " 1906..		791,636	47,894	1 2 $\frac{1}{2}$	25,342	0 7 $\frac{3}{8}$	116,807
" (53 wks) " 1907..		894,191	54,131	1 2 $\frac{1}{2}$	32,021	0 8 $\frac{1}{2}$	110,503
Half Year, June, 1908..		461,299	29,459	1 3 $\frac{1}{4}$	12,443	0 6 $\frac{3}{4}$	122,608
34 $\frac{1}{2}$ Years' Total....		12,814,200	728,104	1 1 $\frac{1}{8}$	347,390	..	..
Less Depreciation, October, 1877.....					4,757	..	
Leaves Net Profit					342,633	0 6 $\frac{3}{8}$	

* Loss.

NOTE.—To December, 1883, the figures include Woollens and Ready-Mades Department.
 " To June, 1905, inclusive, the figures include Desboro' Corset Factory, } now separately
 " To December, 1906, " " " Broughton Shirt " } stated in Prod. Ac/s.

MANCHESTER WOOLLENS AND READY-MADES TRADE.

Since publishing a separate Account in Balance Sheet.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.	
			Amount.	Rate per £.	Amount.	Rate per £.	(a)	(b)
		£	£	s. d.	£	s. d.	£	£
2 Years, December, 1885		41,578	2,470	1 2½	745	0 4½	5,242	..
5 " " 1890		120,546	8,331	1 4½	*1,196	0 2½	11,463	..
5 " " 1895		255,315	15,905	1 2½	*3,232	0 3	15,608	..
5 " " 1900		622,486	35,706	1 1½	13,805	0 5½	35,978	..
5 " " 1905		874,585	51,849	1 2½	16,346	0 4½	51,262	16,779
Year, " 1906		208,611	12,578	1 2½	4,826	0 5½	56,468	26,647
" (53 wks) " 1907		231,457	13,664	1 2½	6,035	0 6½	59,283	31,652
Half Year, June, 1908		143,254	7,777	1 1	3,021	0 5	50,707	33,615
24½ Years' Total...		2,497,832	143,280	1 2½	40,350	0 3½	..	..

* Loss. (a) Woollens and Ready-mades and Outfitting. (b) Linings and Dyed Goods.
NOTE.—To June, 1895, inclusive, the Results and Stocks include Broughton Clothing Factory.

MANCHESTER BOOT AND SHOE TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2½ Years, January, 1876..		96,648	2,659	0 6½	1,524	0 3½	7,711
5 " December, 1880..		292,347	10,500	0 8½	3,646	0 2½	11,484
5 " " 1885..		439,988	14,703	0 8	6,330	0 3½	16,074
5 " " 1890..		738,251	24,180	0 7½	17,519	0 5½	32,095
5 " " 1895..		1,175,301	48,031	0 9½	18,957	0 3½	56,302
5 " " 1900..		1,493,423	59,448	0 9½	30,468	0 4½	62,178
5 " " 1905..		1,859,595	70,983	0 9½	31,162	0 4	63,144
Year, " 1906..		426,797	15,167	0 8½	9,661	0 5½	57,329
" (53 wks) " 1907..		470,110	17,049	0 8½	9,039	0 4½	57,663
Half Year, June, 1908..		264,581	9,413	0 8½	3,968	0 3½	71,186
34½ Years' Total.....		7,257,046	272,133	0 8½	132,274	0 4½	..

MANCHESTER FURNISHING TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end. (a)
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
4½ Years, December, 1880...		81,386	4,999	1 2½	617	0 1½	4,307
5 " " 1885...		184,218	9,354	1 0½	2,379	0 3	5,817
5 " " 1890...		439,580	21,250	0 11½	6,408	0 3½	12,930
5 " " 1895...		781,803	41,130	1 0½	6,587	0 2	19,574
5 " " 1900...		1,317,554	65,372	0 11½	23,638	0 4½	27,817
5 " " 1905...		1,639,436	80,885	0 11½	22,300	0 3½	28,388
Year, " 1906...		378,332	18,321	0 11½	5,861	0 3½	27,227
" (53 wks) " 1907...		416,266	19,510	0 11½	7,036	0 4	29,037
Half Year, June, 1908...		210,703	10,489	0 11½	3,972	0 4½	30,056
32 Years' Total		5,449,278	271,310	0 11½	78,798	0 3½	..

NOTE.—From March, 1893, to June, 1895, inclusive, the Results and Stocks include Broughton Cabinet Works.

(a) Excludes Longton Stock. MEMO.—In Balance Sheet Longton Stocks included with Manchester Furnishing Stocks.

NEWCASTLE BRANCH GROCERY AND PROVISION TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
5 Years, December, 1880...		2,582,396	38,033	0 3½	23,708	0 2½	44,398
5 " " 1885...		4,237,286	53,274	0 3	55,386	0 3½	53,546
5 " " 1890...		5,217,881	70,760	0 3½	93,880	0 4½	42,136
5 " " 1895...		7,761,473	104,141	0 3½	155,711	0 4½	46,719
5 " " 1900...		10,795,105	169,596	0 3½	185,269	0 4	87,591
5 " " 1905...		14,933,269	210,120	0 3½	182,038	0 2½	74,783
Year, " 1906...		3,208,817	48,957	0 3½	50,190	0 3½	95,764
" (53 wks) " 1907...		3,485,299	50,371	0 3½	61,083	0 4½	106,860
Half Year, June, 1908...		1,672,749	25,422	0 3½	29,439	0 4½	98,966
32½ Years' Total		53,894,275	770,674	0 3½	836,704	0 3½	..

NEWCASTLE BRANCH DRAPERY TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
5 Years, December, 1880..		234,269	10,745	0 11	5,484	0 5½	16,171
5 " " 1885..		513,938	17,599	0 8½	21,903	0 10½	24,084
5 " " 1890..		876,923	30,548	0 8½	37,968	0 10½	33,216
5 " " 1895..		1,351,804	44,684	0 7½	57,256	0 10½	48,361
5 " " 1900..		1,864,292	71,047	0 9½	84,856	0 10½	63,704
5 " " 1905..		2,259,678	122,128	1 0½	64,195	0 6½	59,939
Year, " 1906..		493,226	29,330	1 2½	9,038	0 4½	60,754
" (53 wks) " 1907..		563,332	30,330	1 0½	15,210	0 6½	60,274
Half Year, June, 1908..		292,671	16,064	1 1½	7,538	0 6½	60,868
32½ Years' Total		8,450,133	372,475	0 10½	303,448	0 8½	..

NOTE.—To June, 1898, the figures include Woollens and Ready-Mades Department.

NEWCASTLE BRANCH WOOLLENS AND READY-MADES TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2½ Years, December, 1900..		339,631	10,861	0 7¼	16,984	1 0	35,627
5 " " 1905..		719,657	32,340	0 10½	24,408	0 8½	32,054
Year, " 1906..		153,401	7,303	0 11½	7,059	0 11	34,642
" (53 wks) " 1907..		171,212	7,919	0 11	6,527	0 9½	35,197
Half Year, June, 1908..		97,225	4,080	0 10	4,357	0 10½	33,760
10 Years' Total		1,481,126	62,003	0 10	59,335	0 9½	..

NEWCASTLE BRANCH BOOT AND SHOE TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
5 Years, December, 1880..		144,855	4,500	0 7½	2,412	0 4	5,971
5 " " 1885..		327,150	9,980	0 7¼	8,276	0 6	11,319
5 " " 1890..		493,126	18,876	0 9½	7,874	0 3½	11,870
5 " " 1895..		648,837	22,443	0 8½	14,020	0 5½	20,680
5 " " 1900..		893,524	31,452	0 8½	21,199	0 5½	26,770
5 " " 1905..		1,179,581	47,466	0 9½	18,082	0 3½	29,423
Year, " 1906..		248,898	9,731	0 9½	6,081	0 5½	27,237
" (53 wks) " 1907..		268,408	10,195	0 9	5,089	0 4½	27,469
Half Year, June, 1908..		142,613	5,202	0 8¾	2,730	0 4½	26,712
32½ Years' Total		4,346,992	159,845	0 8¾	85,763	0 4½	..

NOTE.—To December, 1888, the figures include Furnishing Department.

NEWCASTLE BRANCH FURNISHING TRADE.

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
2 Years,	December, 1890..	138,487	6,287	0 10 $\frac{1}{2}$	2,387	0 4 $\frac{1}{2}$	10,474
5 "	" 1895..	485,907	26,707	1 1 $\frac{1}{2}$	6,233	0 3	16,120
5 "	" 1900..	963,098	47,272	0 11 $\frac{1}{2}$	24,066	0 5 $\frac{1}{2}$	29,796
5 "	" 1905..	1,285,488	76,223	1 2 $\frac{1}{2}$	11,638	0 2 $\frac{1}{2}$	28,555
Year,	" 1906..	257,204	18,499	1 5 $\frac{1}{2}$	4,246	0 3 $\frac{1}{2}$	30,653
" (53 wks)	" 1907..	301,266	19,853	1 3 $\frac{1}{2}$	8,367	0 6 $\frac{1}{2}$	28,357
Half Year,	June, 1908..	156,908	9,852	1 3	4,864	0 7 $\frac{1}{2}$	30,507
19 $\frac{1}{2}$ Years' Total		3,588,358	204,693	1 1 $\frac{1}{2}$	61,801	0 4 $\frac{1}{2}$	..

LONDON BRANCH GROCERY AND PROVISION TRADE

(INCLUDING BRISTOL, CARDIFF, AND NORTHAMPTON DEPOTS).

Since keeping a separate Account.

PERIOD.	ENDED.	Sales.	EXPENSES.		NET PROFIT.		Stocks at end.
			Amount.	Rate per £.	Amount.	Rate per £.	
		£	£	s. d.	£	s. d.	£
1 $\frac{3}{4}$ Years,	January, 1876..	203,137	3,907	0 4 $\frac{1}{2}$	2,151	0 2 $\frac{1}{2}$	7,219
5 "	December, 1880..	1,119,233	17,326	0 3 $\frac{1}{2}$	17,688	0 3 $\frac{1}{2}$	20,789
5 "	" 1885..	1,746,107	29,470	0 4	24,718	0 3 $\frac{1}{2}$	24,256
5 "	" 1890..	3,661,913	66,023	0 4 $\frac{1}{2}$	51,270	0 3 $\frac{1}{2}$	57,947
5 "	" 1895..	6,125,158	125,071	0 4 $\frac{1}{2}$	74,567	0 2 $\frac{1}{2}$	45,828
5 "	" 1900..	8,924,536	188,854	0 5	137,122	0 3 $\frac{1}{2}$	109,468
5 "	" 1905..	15,225,894	247,770	0 3 $\frac{1}{2}$	221,376	0 3 $\frac{1}{2}$	129,171
Year,	" 1906..	3,638,704	59,051	0 3 $\frac{1}{2}$	58,069	0 3 $\frac{1}{2}$	153,199
" (53 wks)	" 1907..	4,009,088	61,247	0 3 $\frac{1}{2}$	66,616	0 3 $\frac{1}{2}$	152,934
Half Year,	June, 1908..	2,019,792	30,923	0 3 $\frac{1}{2}$	33,510	0 3 $\frac{1}{2}$	103,484
34 $\frac{1}{4}$ Years' Total		46,673,562	829,642	0 4 $\frac{1}{2}$	687,087	0 3 $\frac{1}{2}$	..

LONDON BRANCH BOOT & SHOE TRADE
(INCLUDING BRISTOL DEPOT).

Since keeping a separate Account.

[illegible]

LONDON BRANCH FURNISHING TRADE
(INCLUDING BRISTOL DEPOT).

Since keeping a separate Account.

[illegible]

LONDON BRANCH

(INCLUDING
Since keeping)

PERIOD.	ENDED.	SALES.			EXPENSES.	
		Drapery.	Boots.	Total.	Amount.	Rate per £.
		£	£	£	£	s. d.
Half Year, December, 1880	....	1,657	6,500	8,157	312	0 9½
5 Years,	" 1885	120,699	89,210	209,909	11,677	1 1¼
5 "	" 1890	323,400	*45,281	368,681	28,327	1 6¾
5 "	" 1895	439,003	..	439,003	33,431	1 6½
5 "	" 1900	693,385	..	693,385	55,546	1 7¾
5 "	" 1905	989,710	..	989,710	80,375	1 7¾
Year,	" 1906	212,064	..	212,064	18,646	1 9
" (53 weeks)	" 1907	247,997	..	247,997	21,626	1 8¾
Half Year, June,	1908	131,269	..	131,269	12,394	1 10½
28 Years' Total	.....	3,159,184	140,991	3,300,175	262,334	1 7

* Two years only.

NOTE.—The above figures include the following: Boots and Shoes to September, 1887;

LONDON BRANCH WOOLLENS

(INCLUDING
Since keeping)

PERIOD.	ENDED.	Sales.	EXPENSES.	
			Amount.	Rate per £.
		£	£	s. d.
2½ Years, December, 1900	.....	96,037	9,128	1 10¾
5 "	" 1905	300,139	28,287	1 10½
Year,	" 1906	65,416	6,835	2 1
" (53 weeks)	" 1907	78,873	8,402	2 1½
Half Year, June,	1908	47,345	4,920	2 0¾
10½ Years' Total	.....	587,810	57,572	1 11½

DRAPERY TRADE

BRISTOL DEPOT).

a separate Account.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £.	
		£	s. d.	£
Half Year,	December, 1880	36	0 1	3,805
5 Years,	" 1885	1,963	0 2½	11,502
5 "	" 1890	*5,789	0 3¼	12,607
5 "	" 1895	515	0 0¼	21,859
5 "	" 1900	9,992	0 3½	45,685
5 "	" 1905	10,986	0 2½	44,749
Year,	" 1906	613	0 0½	53,120
" (53 weeks) "	1907	3,416	0 3¼	61,475
Half Year, June,	1908	324	0 0½	65,721
28 Years' Total		22,056	0 1½	..

* Loss.

Furnishing to March, 1889; Woollens and Ready-mades to March, 1898.

AND READY-MADES TRADE

BRISTOL DEPOT).

a separate Account.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate. per £.	
		£	s. d.	£
2½ Years,	December, 1900	2,054	0 5½	14,908
5 "	" 1905	4,901	0 3½	21,602
Year,	" 1906	1,124	0 4	21,921
" (53 weeks) "	1907	196	0 0½	28,218
Half Year, June,	1908	*514	0 2½	31,249
10½ Years' Total		7,761	0 3½	..

* Loss.

CRUMPSALL BISCUIT AND

Since keeping

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
2½ Years, January, 1876 ..		29,840	29,394	5,309	707	953	6,969
5 " December, 1880 ..		87,213	87,003	14,589	2,427	2,298	19,314
5 " " 1885 ..		106,679	106,959	18,014	3,194	2,122	23,330
5 " " 1890 ..		177,924	181,173	35,716	6,308	4,022	46,046
5 " " 1895 ..		421,775	426,035	73,418	10,340	8,048	91,806
5 " " 1900 ..		464,581	443,116	101,908	13,412	6,020	121,340
5 " " 1905 ..		799,152	791,129	188,172	21,110	12,793	222,075
Year, " 1906 ..		183,913	180,183	42,111	5,132	3,146	50,389
" (53 wks) " 1907 ..		188,175	184,480	43,495	5,557	3,305	52,357
Half Year, June, 1908 ..		90,043	89,786	18,947	2,763	1,601	23,311
34½ Years' Total		2,549,295	2,519,208	541,679	70,950	44,308	656,937

NOTE.—Dry Soap and Preserves transferred to Irlam and

SWEET WORKS TRADE.

a separate Account.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Sup- plies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
2½ Years,	January, 1876.....	23 14 2½	4 8½	955	0 7½	1,538
5 ,,	December, 1880.....	22 3 11¾	4 5¼	4,649	1 0¾	1,793
5 ,,	" 1885.....	21 16 2½	4 4¼	7,987	1 5½	3,534
5 ,,	" 1890.....	25 8 3½	5 0½	1,027	0 1½	12,712
5 ,,	" 1895.....	21 10 11½	4 3½	23,500	1 1¼	28,905
5 ,,	" 1900.....	27 7 8	5 5½	24,157	1 0½	14,018
5 ,,	" 1905.....	28 1 4½	5 7¼	57,382	1 5½	14,631
Year,	" 1906.....	27 19 5½	5 7½	13,969	1 6½	15,355
,,	(53 wks) " 1907.....	28 7 7½	5 8	12,276	1 3½	14,337
Half Year,	June, 1908.....	25 19 3	5 2¼	6,663	1 5¼	11,867
34¾ Years' Total	.....	26 1 6½	5 2½	152,565	1 2¼	..

Middleton respectively, September, 1896.

MIDDLETON PRESERVE, PEEL,

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
4½ Years,	December, 1900	608,218	639,903	82,018	12,740	11,254	106,012
5 " "	1905	1,214,080	1,229,847	134,015	17,728	20,507	172,250
Year,	" 1906	305,318	303,829	32,719	4,174	4,429	41,322
" (53 weeks)	" 1907	317,220	355,147	46,432	4,221	5,214	55,867
Half Year,	June, 1908	140,838	103,914	19,127	2,143	3,000	24,270
12 Years' Total	.....	2,585,674	2,632,640	314,311	41,006	44,404	399,721

IRLAM SOAP, CANDLE, STARCH,

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
20 Weeks,	December, 1895 ..	26,999	32,391	3,597	807	656	5,060
5 Years,	" 1900 ..	908,258	904,415	104,511	19,765	15,343	139,619
5 " "	1905 ..	1,875,031	1,852,601	201,734	29,576	24,813	256,123
Year,	" 1906 ..	609,171	580,195	54,817	8,836	7,368	71,021
" (53 wks)	" 1907 ..	920,662	813,328	64,333	9,028	6,456	80,417
Half Year,	June, 1908 ..	408,831	367,131	30,592	4,553	2,977	38,122
12 Years and 11 Mo. Total.		4,748,952	4,550,061	460,184	72,565	57,613	590,362

AND PICKLE WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRO- DUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
4½ Years,	December, 1900	16 11 4	3 3½	24,328	0 9½	66,044
5 "	" " 1905	14 0 13½	2 9½	35,393	0 6½	93,938
Year,	" " 1906	13 12 0	2 8½	26,626	1 8½	94,920
" (53 weeks)	" " 1907	15 14 7¼	3 1¾	11,155	0 8½	131,721
Half Year,	June, 1908	23 7 13½	4 8	172	0 0¼	104,150
12 Years' Total	.....	15 3 7½	3 0½	97,674	0 9	..

AND LARD WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end. (a)
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
20 Weeks,	December, 1895	15 12 5½	3 1½	369	0 3¼	30,825
5 Years,	" 1900	15 8 8½	3 1	40,319	0 10½	74,059
5 "	" 1905	13 16 6	2 9½	83,518	0 10½	125,435
Year,	" 1906	12 4 9¾	2 5½	14,770	0 5¾	113,008
" (53 wks)	" 1907	9 17 8½	1 11½	17,150	0 4½	127,527
Half Year,	June, 1908	10 7 8	2 0½	15,440	0 9	88,266
12 Years and 11 Months' Total..		12 19 5½	2 7½	171,566	0 8½	..

(a) Includes Sydney Works.

DURHAM SOAP

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
6½ Years, December, 1880 ..		64,378	65,883	4,193	1,654	2,119	7,966
5 " " 1885 ..		72,553	73,425	4,513	1,530	1,728	7,771
5 " " 1890 ..		106,021	105,101	8,676	1,615	1,319	11,610
5½ " March, 1896 ..		180,868	175,503	10,149	925	1,364	12,438
21½ Years' Total.....		423,820	419,912	27,531	5,724	6,530	39,785

NOTE.—Works sold 1896 and Trade transferred to Irlam.

DUNSTON FLOUR

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
4 Years & 36 Weeks, Dec., 1895.		1,521,168	1,502,636	86,159	29,715	23,219	139,093
5 " " 1900.		2,772,171	2,732,924	139,138	33,810	19,647	192,595
5 " " 1905.		3,330,419	3,252,957	163,484	31,470	22,002	216,956
Year, " 1906.		698,394	683,029	37,178	8,317	8,291	53,786
" (53 weeks) " 1907.		749,411	732,721	40,940	9,034	9,398	59,372
Half Year, June, 1908.		409,182	413,483	17,757	4,592	5,083	27,432
17 Years and 10 Weeks' Total.		9,480,745	9,317,750	484,656	116,938	87,640	689,234

WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
6½ Years,	December, 1880	12 1 9½	2 5	* 508	0 1½	3,571
5	„ „ 1885	10 11 8	2 1½	1,099	0 3½	4,361
5	„ „ 1890	11 0 11½	2 2½	2,822	0 6½	5,097
5½	„ March, 1896	7 1 8½	1 5	11,535	1 3¼	2,046
21¾ Years' Total.....		9 9 5½	1 10½	14,948	0 8½	..

* Loss.

MILL TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		NET LOSS.		Stocks at end.
		RATE ON PRO- DUCTION.						
		Per cent.	Per £.	Amo'nt.	Rate per £ on Sup- plies.	Amo'nt.	Rate per £ on Sup- plies.	
		£ s. d.	s. d.	£	s. d.	£	s. d.	£
4 Years & 36 Weeks, Dec., 1895		9 5 1½	1 10½	..	..	31,884	0 5	71,974
5 ,, ,, 1900.		7 0 11¼	1 4½	20,952	0 1¾	..	..	54,476
5 ,, ,, 1905.		6 13 4½	1 4	34,917	0 2½	..	..	131,541
Year, ,, 1906.		7 17 5½	1 6½	2,187	0 0¾	..	..	137,267
,, (53 weeks) ,, 1907		8 2 0½	1 7½	11,018	0 3½	..	..	194,983
Half Year, June, 1908.		6 12 8½	1 3½	3,034	0 1¾	..	..	155,359
17 Years and 10 Weeks' Total.		7 7 11¼	1 5¾	72,108	..	31,884	..	..
Less Loss				31,884	..	..	..
Leaves Net Profit ..				40,224	0 1	..	..

SILVERTOWN FLOUR

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages & Sundry.	Depre- ciation.	Interest.	Total.
		£	£	£	£	£	£
Half Year, December, 1900		62,476	61,569	5,524	1,804	1,118	8,446
5 Years, " 1905		1,802,999	1,771,744	92,095	25,371	17,720	135,186
Year, " 1906		488,472	479,137	22,140	7,789	5,670	35,599
,, (53 weeks) " 1907		578,152	574,818	25,618	7,950	6,372	39,940
Half Year, June, 1908		296,454	293,146	11,289	3,986	3,592	18,867
8 Years' Total		3,228,553	3,179,914	156,666	46,900	34,472	238,032

FLOUR MILLS IN

From

MILL AND PERIOD ENDED.	Net Supplies.	EXPENSES.			
		Wages & Sundry.	Deprecia- tion.	Interest.	Total.
	£	£	£	£	£
ROCHDALE—					
Year, December, 1906 (51 weeks)	148,954	8,427	1,066	910	10,403
Half Year, June, 1907.....	48,325	2,988	533	428	3,949
1 Year and 25 Weeks' Total	197,279	11,415	1,599	1,338	14,352
OLDHAM STAR—					
Year, December, 1906 (38 weeks)	199,492	8,248	2,918	2,091	13,257
" " 1907 (53 ")	334,191	14,841	3,937	3,712	22,490
Half Year, June, 1908.....	219,779	8,101	1,980	2,065	12,146
2 Years and 12 Weeks' Total	753,462	31,190	8,835	7,868	47,893
MANCHESTER SUN (Flour & Provender)—					
Year, December, 1906 (34 weeks)	237,923	10,824	3,262	2,460	16,546
" " 1907 (53 ")	508,141	21,561	4,615	5,122	31,298
Half Year, June, 1908.....	306,503	11,446	2,112	2,510	16,068
2 Years and 8 Weeks' Total	1,052,567	43,831	9,989	10,092	63,912
Totals for the Three Mills since com- mencement	2,003,308	86,436	20,423	19,298	126,157

NOTE.—Rochdale Flour Mill closed June, 1907.

MILL TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		RESULT OF WORKING.			Stocks at end.
		RATE ON PRODUCTION.		Profit.	Loss.	Rate per £ on Supplies.	
		Per cent.	Per £.				
		£ s. d.	s. d.	£	£	s. d.	£
Half Year, December, 1900..		13 14 4¼	2 8⅞	..	4,381	1 4¾	18,588
5 Years, „ 1905..		7 12 7⅝	1 6¼	10,962	..	0 1⅜	31,712
Year, „ 1906..		7 8 7⅛	1 5⅜	..	3,502	0 1⅝	82,617
„ (53 weeks) „ 1907..		6 19 1	1 4⅝	..	2,359	0 0⅞	117,243
Half Year, June, 1908..		6 8 8⅝	1 3⅝	..	3,555	0 2⅞	79,042
8 Years' Total		7 9 8½	1 5⅞	..	2,835	0 0⅛	..

MANCHESTER DISTRICT.

commencement.

MILL AND PERIOD ENDED.	NET RESULT.			Stocks at end.
	Profit.	Loss.	Rate per £ on Supplies.	
	£	£	£	£
ROCHDALE—				
Year, December, 1906 (51 weeks) .....	..	2,796	0 4 $\frac{1}{2}$	16,222
Half Year, June, 1907.....	..	1,590	0 7 $\frac{7}{8}$	1,797
1 Year and 25 Weeks' Total .....	..	4,886	0 5 $\frac{1}{2}$	..
OLDHAM STAR—				
Year, December, 1906 (38 weeks) .....	..	497	0 0 $\frac{1}{2}$	25,191
„ „ 1907 (53 „)	7,118	..	0 5	34,167
Half Year, June, 1908.....	..	1,037	0 1 $\frac{1}{8}$	25,915
2 Years and 12 Weeks' Total.....	5,584	..	0 1 $\frac{1}{2}$	..
MANCHESTER SUN (Flour and Provender)—				
Year, December, 1906 (34 weeks)	69	..	..	45,710
„ „ 1907 (53 „)	9,236	..	0 4 $\frac{1}{4}$	166,804
Half Year, June, 1908 .....	..	4,304	0 3 $\frac{1}{4}$	127,138
2 Years and 8 Weeks' Total	5,001	..	0 1 $\frac{1}{8}$	
Totals for the Three Mills since commencement	6,199	..	0 0 $\frac{5}{8}$	153,053

MANCHESTER TOBACCO

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2 Years and 28½ Weeks, Dec., 1900		436,841	32,199	1,944	3,069	37,212
5 " " 1905		1,846,976	111,441	7,380	11,907	130,728
Year, " 1906		498,504	29,387	2,092	3,697	35,176
" (53 weeks) " 1907		536,410	30,735	2,335	3,649	36,719
Half Year, June, 1908		271,780	14,627	1,191	1,955	17,773
10 Years' Total		3,590,511	218,389	14,942	24,277	257,608

WEST HARTLEPOOL LARD REFINERY

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
4 Years and 37 Wks., Dec., 1900..		374,595	12,475	3,690	3,298	19,463
5 " " 1905..		652,804	16,279	4,588	3,708	24,575
Year, " 1906..		111,758	2,838	1,002	553	4,399
" (53 weeks) " 1907..		123,589	3,063	1,084	788	4,935
Half Year, June, 1908..		53,729	1,349	542	436	2,327
12 Years and 11 Weeks' Total..		1,316,475	36,004	10,906	8,783	55,693

NOTE.—Egg Department closed June, 1904.

FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
2 Years and 28½ Weeks,	December, 1900.....	6,488	0 3½	14,502
5 " "	1905.....	35,326	0 4½	77,749
Year,	" 1906.....	4,399	0 2	76,957
" (53 weeks)	" 1907.....	4,583	0 2	72,807
Half Year,	June, 1908.....	1,072	0 0½	88,979
10 Years' Total		51,868	0 3¾	..

AND EGG WAREHOUSE TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
4 Years and 37 Weeks,	December, 1900	7,496	0 4¾	14,053
5 " "	1905	10,418	0 3¾	6,279
Year,	" 1906	2,477	0 5½	9,778
" (53 weeks)	" 1907	* 1,079	0 2	17,092
Half Year,	June, 1908	1,414	0 6¼	14,969
12 Years and 11 Weeks' Total		20,726	0 3¾	..

* Loss.

LONGSIGHT PRINTING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
47 Weeks,	December, 1895	7,512	3,391	591	415	4,397
5 Years,	" 1900	177,885	79,927	10,957	5,531	96,415
5 "	" 1905	429,902	187,020	21,830	11,188	220,038
Year,	" 1906	104,558	47,473	5,280	2,699	55,452
" (53 wks)	" 1907	119,792	54,119	6,050	3,110	63,279
Half Year,	June, 1908	66,653	28,426	3,112	1,577	33,115
13 Years and 5 Months' Total		906,302	400,356	47,820	24,520	472,696

LITTLEBOROUGH FLANNEL

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2½ Years,	December, 1900	56,517	12,093	1,515	952	14,560
5 "	" 1905	100 878	28,098	2,287	2,547	32,932
Year,	" 1906	21,226	5,311	380	501	6,192
" (53 wks)	" 1907	24,849	5,650	380	526	6,556
Half Year,	June, 1908	7,869	2,986	190	271	3,447
10½ Years' Total		211,339	54,138	4,752	4,797	63,687

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
47 Weeks,	December, 1895	£ 475	s. d. 1 3½	£ 1,089
5 Years,	„ 1900	6,798	0 9½	11,818
5 „	„ 1905	13,369	0 7½	18,695
Year,	„ 1906	1,204	0 2¾	18,943
„ (53 weeks) „	1907	2,766	0 5½	24,286
Half Year, June,	1908	2,058	0 7½	23,117
13 Years and 5 Months' Total		26,670	0 7	..

MILL TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
2½ Years,	December, 1900	£ 13	s. d. ..	£ ..	s. d. ..	£ 7,992
5 „	„ 1905	400	0 0½	..	..	7,693
Year,	„ 1906	329	0 3½	..	..	7,745
„ (53 weeks) „	1907	..	..	120	0 1½	8,878
Half Year, June,	1908	33	0 1	..	..	14,569
10½ Years' Total		775	..	120	..	....
	Less Loss	120	..			
	Leaves Net Profit	655	0 0½			

LEICESTER AND HUTHWAITE

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Depre- ciation.	Interest.	Total.
		£	£	£	£	£
2½ Years,	December, 1905.....	168,315	44,581	5,120	4,559	54,260
Year,	„ 1906.....	67,862	18,929	2,123	1,978	23,080
„ (53 weeks)	„ 1907.....	78,457	22,948	2,344	2,608	27,900
Half Year,	June, 1908.....	23,144	8,622	869	891	10,382
5 Years' Total	.....	337,778	95,080	10,456	10,036	115,572

NOTE.—Business transferred from Leicester to Huthwaite June, 1908.

DESBORO' CORSET

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
Half Year,	December, 1905	5,142	2,286	56	131	2,473
Year,	„ 1906	15,018	7,366	682	624	8,672
„ (53 weeks)	„ 1907	19,799	7,470	1,160	850	9,480
Half Year,	June, 1908	15,088	4,699	589	411	5,699
3 Years' Total	.....	55,047	21,821	2,487	2,016	26,324

BROUGHTON SHIRT

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundries.	Depre- ciation.	Interest.	Total.
		£	£	£	£	£
Year,	December, 1907 (53 weeks)	68,301	14,886	888	864	16,638
Half Year,	June, 1908	31,576	7,958	449	502	8,909
1½ Years' Total	.....	99,877	22,844	1,337	1,366	25,547

HOSIERY FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
2½ Years,	December, 1905	£ 255	s. d. 0 0½	£ ..	s. d. ..	£ 26,549
Year,	" 1906	2,339	0 8½	..	..	36,005
" (53 weeks)	" 1907	1,048	0 3½	..	..	62,526
Half Year,	June, 1908 .....	..	..	5,814	5 0½	65,509
5 Years' Total		3,642	..	5,814	..	....
Less Profit .....		..	..	3,642	..	
Leaves Net Loss .....		..	..	2,172	0 1½	

FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
Half Year,	December, 1905	£ 494	s. d. 1 10½	£ 7,558
Year,	" 1906	1,414	1 10½	10,000
" (53 weeks)	" 1907	1,192	1 2¾	8,635
Half Year,	June, 1908	497	0 7½	7,147
3 Years' Total		3,587	1 3¾	..

FACTORY TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
Year,	December, 1907 (53 weeks)	£ 775	s. d. 0 2¾	£ ..	s. d. ..	£ 15,617
Half Year,	June, 1908 .....	..	..	801	0 6	21,846
1½ Years' Total		775	..	801	..	..
Less Profit .....		..	..	775	..	
Leaves Net Loss .....		..	..	26	..	

BATLEY WOOLLEN

From

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
4 Years,	December, 1890	44,326	47,618	20,973	1,124	1,607	23,704
5	„ „ 1895	95,265	94,954	31,138	2,239	1,990	35,367
5	„ „ 1900	183,387	183,125	48,641	4,394	2,808	55,843
5	„ „ 1905	245,026	245,771	71,871	8,374	4,566	84,811
Year,	„ 1906	48,367	47,452	14,963	1,857	1,095	17,915
„	(53 wks) „ 1907	52,238	52,885	16,355	1,441	1,105	18,901
Half Year,	June, 1908	27,800	28,394	8,995	741	573	10,309
21½ Years' Total		696,409	700,159	212,936	20,170	13,744	246,850

BURY

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
37 Weeks,	December, 1905	27,620	7,668	1,223	823	9,714
Year,	„ 1906	55,408	13,043	2,135	1,365	16,543
„	(53 wks) „ 1907	83,849	18,114	2,607	1,754	22,475
Half Year,	June, 1908	48,987	10,785	1,160	863	12,808
3 Years and 11 Weeks' Total ..		215,864	49,610	7,125	4,805	61,540

MILL TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRO- DUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
4 Years, December, 1890.....		49 15 7	9 11 ³ / ₈	*6796	3 0 ³ / ₄	7,326
5 „ „ 1895.....		37 4 11 ¹ / ₂	7 5 ³ / ₈	3,039	0 7 ⁵ / ₈	8,139
„ „ 1900.....		30 9 10 ³ / ₈	6 1 ¹ / ₂	7,648	0 10	10,904
5 „ „ 1905.....		34 10 1 ⁷ / ₈	6 10 ³ / ₄	7,244	0 7	12,886
Year, „ 1906.....		37 15 0 ⁷ / ₈	7 6 ¹ / ₂	1,212	0 6	11,594
„ (53 wks) „ 1907.....		35 14 9 ¹ / ₂	7 1 ³ / ₄	1,933	0 8 ⁵ / ₈	13,707
Half Year, June, 1908.....		36 6 1 ⁵ / ₈	7 3 ¹ / ₈	779	0 6 ³ / ₈	14,136
21 ¹ / ₂ Years' Total.....		35 5 1	7 0 ¹ / ₂	15,059	0 5 ¹ / ₈	..

* Loss.

WEAVING SHED.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
		£	s. d.	£	s. d.	£
37 Weeks, December, 1905	650	0 5 $\frac{3}{8}$	6,129
Year, „ 1906	39	0 1 $\frac{7}{8}$	11,510
„ (53 wks) „ 1907		664	0 1 $\frac{7}{8}$	..	..	21,082
Half Year, June, 1908	78	0 0 $\frac{3}{8}$	22,951
3 Years and 11 Weeks' Total ..		664	..	767	..	..
		Less Profit		664	..	
		Leaves Net Loss		103	..	

LEEDS CLOTHING

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2½ Years, December, 1890		10,652	6,414	149	128	6,691
5 " " 1895		97,978	53,712	903	760	55,375
5 " " 1900		198,863	109,204	2,639	1,740	113,583
5 " " 1905		251,014	137,638	5,365	2,938	145,941
Year, " 1906		55,099	31,419	1,055	519	32,993
" (53 wks) " 1907		57,665	32,682	871	555	34,108
Half Year, June, 1908		36,684	18,389	433	292	19,114
19½ Years' Total		707,955	389,458	11,415	6,932	407,805

BROUGHTON CLOTHING

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
Half Year, December, 1895		7,561	4,920	171	106	5,197
5 Years, " 1900		146,319	96,238	3,671	2,252	102,161
5 " " 1905		204,787	127,974	5,630	3,245	136,849
Year, " 1906		41,262	25,232	1,170	651	27,053
" (53 wks) " 1907		42,608	26,305	1,170	640	28,115
Half Year, June, 1908		23,256	14,294	587	296	15,177
13 Years' Total		465,793	294,963	12,399	7,190	314,552

FACTORY TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
		£	s. d.	£	s. d.	£
2½ Years,	December, 1890 .....	..	..	1,125	2 1½	1,316
5 "	" " 1895	5,663	1 1½	..	..	5,276
5 "	" " 1900	13,728	1 4½	..	..	9,764
5 "	" " 1905	10,949	0 10¾	..	..	8,860
Year,	" " 1906	2,471	0 10¾	..	..	8,928
" (53 wks)	" " 1907	1,859	0 7¾	..	..	9,847
Half Year,	June, 1908	1,090	0 7½	..	..	4,737
19½ Years' Total		35,760	..	1,125	..	..
Less Loss		1,125	..			
Leaves Net Profit ..		34,635	0 11½			

FACTORY TRADE.

Account in the Balance Sheet.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
		£	s. d.	£	s. d.	£
Half Year,	December, 1895	254	0 8	..	..	1,003
5 Years,	" " 1900 .....	..	..	1,677	0 2¾	5,453
5 "	" " 1905	6,635	0 7¾	..	..	3,306
Year,	" " 1906	2,101	1 0½	..	..	3,986
" (53 wks)	" " 1907	2,081	0 11½	..	..	3,889
Half Year,	June, 1908	731	0 7½	..	..	2,459
13 Years' Total		11,802	..	1,677	..	..
Less Loss		1,677	..			
Leaves Net Profit		10,125	0 5½			

LEICESTER BOOT AND

Since keeping

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
2½ Years, January,	1876	86,565	97,576	28,264	166	914	29,344
5 ,,	December, 1880	369,357	962,821	127,772	1,947	4,987	134,706
5 ,,	" 1885	495,321	493,020	182,021	3,369	5,822	191,212
5 ,,	" 1890	771,134	783,457	291,291	5,724	7,622	304,637
5 ,,	" 1895	1,264,427	1,269,859	495,923	19,269	23,491	538,683
5 ,,	" 1900	1,560,965	1,546,483	593,400	27,815	24,566	645,781
5 ,,	" 1905	1,812,821	1,781,627	687,119	25,134	23,234	735,487
Year,	" 1906	342,066	343,706	126,232	5,222	4,739	136,193
" (53 wks)	" 1907	375,286	346,777	128,198	2,520	5,374	136,092
Half Year, June,	1908	237,823	220,718	77,856	1,137	2,350	81,343
34½ Years' Total		7,315,765	7,246,044	2,738,076	92,303	103,099	2,933,478

HECKMONDWIKE BOOT, SHOE,

From

PERIOD.	ENDED.	Net Supplies.	Boot and Shoe Produc- tion.	TOTAL EXPENSES (INCLUDING CURRYING DEPARTMENT).			
				Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£	£
Half Year, December,	1880	3,060	3,438	1,057	16	30	1,103
5 Years,	" 1885	83,295	85,197	27,824	461	1,038	29,323
5 ,,	" 1890	139,007	117,020	44,539	2,389	2,857	49,785
5 ,,	" 1895	229,350	192,594	78,872	4,552	5,408	88,832
5 ,,	" 1900	280,601	238,078	100,647	8,605	6,104	115,956
5 ,,	" 1905	342,878	307,637	115,788	10,183	6,161	132,132
Year,	" 1906	58,903	53,131	20,669	2,102	1,298	24,069
" (53 weeks)	" 1907	62,931	59,942	21,655	1,260	919	23,834
Half Year, June, ,	1908	30,920	30,292	12,027	8	265	12,300
28 Years' Total		1,230,945	1,087,329	423,078	29,576	24,080	476,734

SHOE WORKS TRADE.

a separate Account.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
2½ Years, January,	1876	30 1 5½	6 0½	1,488	0 4½	9,186
5 „	December, 1880	37 2 6¾	7 5	4,008	0 2½	15,772
5 „	„ 1885	38 15 8	7 9	8,630	0 4½	15,752
5 „	„ 1890	38 17 8	7 9½	35,946	0 11½	61,935
5 „	„ 1895	42 8 4½	8 5¾	24,347	0 4½	101,621
5 „	„ 1900	41 15 1½	8 4½	27,905	0 4½	114,013
5 „	„ 1905	41 5 7½	8 3	15,617	0 2	114,216
Year,	„ 1906	39 12 5¾	7 11	4,640	0 3½	154,946
„ (53 weeks)	„ 1907	39 4 10¾	7 10½	4,784	0 3	125,046
Half Year, June,	1908	36 17 0¾	7 4¾	7,935	0 8	91,987
34½ Years' Total	.....	40 9 8½	8 1½	135,300	0 4¾	..

AND CURRYING WORKS TRADE.

commencement.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		NET LOSS.		Stocks at end.
		BOOT & SHOE RATE ON PRODUCTION.		Amo'nt.	Rate per £ on Supplies.	Amo'nt.	Rate per £ on Supplies.	
		Per cent.	Per £.					
		£ s. d.	s. d.	£	s. d.	£	s. d.	£
Half Year, December, 1880..		32 1 7½	6 4½	..	..	181	1 2½	2,473
5 Years,	" 1885..	34 8 4½	6 10½	71	0 0½	..	..	5,314
5 "	" 1890..	35 16 1½	7 1½	4,953	0 8½	..	..	11,325
5 "	" 1895..	38 2 1½	7 7½	9,416	0 9½	..	..	20,711
5 "	" 1900..	40 18 2½	8 2½	..	..	2,273	0 1½	15,437
5 "	" 1905..	42 19 0½	8 7	6,074	0 4½	..	..	12,935
Year,	" 1906..	39 8 11½	7 10½	..	..	4,541	1 6½	15,995
" (53 weeks) "	" 1907..	34 16 4½	6 11½	..	..	3,370	1 0½	11,175
Half Year, June,	1908..	36 17 2½	7 4½	587	0 4½	..	..	21,681
28 Years' Total		37 19 6½	7 7½	21,101	..	..	..	..
Less Loss				10,365	..			
Leaves Net Profit..				10,736	0 2			

RUSHDEN BOOT AND

From
HALF-YEARLY

PERIOD.	ENDED.	Net Supplies.	Produc- tion.	EXPENSES.			
				Wages & Sundry.	Depre- ciation.	Interest.	Total.
		£	£	£	£	£	£
31 Weeks, December, 1900.....		11,091	11,806	4,215	68	83	4,366
5 Years, ,, 1905.....		285,920	295,640	84,225	5,191	3,867	93,288
Year, ,, 1906.....		107,895	117,693	29,701	1,738	1,672	33,111
,, (53 weeks) ,, 1907.....		117,970	110,916	28,866	1,765	1,595	32,226
Half Year, June, 1908.....		62,907	61,566	16,233	893	690	17,816
8 Years and 5 Weeks' Total..		585,783	597,621	163,240	9,655	7,907	180,902

BROUGHTON CABINET

From

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
3½ Years, December, 1895		22,423	15,442	1,216	1,326	17,984
5 ,, ,, 1900		65,846	39,217	2,414	2,524	44,155
5 ,, ,, 1905		69,879	36,847	2,921	2,363	42,131
Year, ,, 1906		22,720	10,465	652	569	11,686
,, (53 wks) ,, 1907		29,604	15,120	636	566	16,322
Half Year, June, 1908		13,207	7,017	352	323	7,692
15½ Years' Total		223,679	124,108	8,191	7,671	139,970

SHOE WORKS TRADE.

commencement.

ACCOUNTS.

PERIOD.	ENDED.	EXPENSES.		NET PROFIT.		Stocks at end.
		RATE ON PRODUCTION.		Amount.	Rate per £ on Supplies.	
		Per cent.	Per £.			
		£ s. d.	s. d.	£	s. d.	£
31 Weeks,	December, 1900	36 19 7½	7 4½	964	1 8¾	2,482
5 Years,	„ 1905	31 11 0⅝	6 3⅝	22,070	1 6½	20,549
Year,	„ 1906	28 2 8	5 7¼	5,688	1 0⅝	29,197
„ (53 weeks)	„ 1907	29 1 1	5 9⅜	7,022	1 2¼	21,719
Half Year,	June, 1908	28 18 9½	5 9⅜	4,409	1 4¾	17,120
8 Years and 5 Weeks' Total		30 5 0¾	6 0½	40,153	1 4¾	..

WORKS TRADE.

commencement.

PERIOD.	ENDED.	NET PROFIT.		NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	Amount.	Rate per £ on Supplies.	
		£	s. d.	£	s. d.	£
3 $\frac{1}{4}$ Years, December, 1895	1,305	1 1 $\frac{1}{2}$	7,257
5 ,, ,, 1900	5,950	1 9 $\frac{5}{8}$	4,452
5 ,, ,, 1905	432	0 1 $\frac{3}{8}$	7,584
Year, ,, 1906		389	0 4	..	..	6,751
,, (53 wks) ,, 1907		494	0 4	..	..	7,225
Half Year, June, 1908		19	0 0 $\frac{1}{2}$	..	..	9,784
15 $\frac{3}{4}$ Years' Total		902	..	7,687	..	..
		Less Profit.....		902	..	
		Leaves Net Loss....		6,785	0 7 $\frac{1}{4}$	

LEEDS BRUSH

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
1½ Years, December, 1905		16,814	7,530	307	341	8,178
Year, " 1906		15,777	6,086	307	238	6,631
" (53 wks) " 1907		17,636	6,996	457	328	7,781
Half Year, June, 1908		10,901	4,481	369	275	5,125
4 Years' Total		61,128	25,093	1,440	1,182	27,715

NOTE.—Huddersfield business transferred to Leeds, June, 1906.

PELAW PRINTING

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2 Years, December, 1905		15,530	6,634	1,143	700	8,477
Year, " 1906		9,064	3,525	369	176	4,370
" (53 wks) " 1907		10,935	4,558	383	179	5,120
Half Year, June, 1908		6,082	2,290	197	87	2,574
4½ Years' Total		41,611	17,307	2,092	1,142	20,541

FACTORY TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
1½ Years, December, 1905		565	0 8	4,453
Year, " 1906		870	1 1½	3,358
,, (53 wks) " 1907		648	0 8½	5,428
Half Year, June, 1908		276	0 6	6,170
4 Years' Total		2,359	0 9½	..

WORKS TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
2 Years, December, 1905		538	0 8½	315
Year, " 1906		494	1 1	182
,, (53 wks) " 1907		1,141	2 1	256
Half Year, June, 1908		763	2 6	253
4½ Years' Total		2,936	1 4½	..

PELAW TAILORING, KERSEY,

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages & Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2 Years, December, 1905		65,992	20,918	2,371	1398	24,687
Year, ,, 1906		39,300	11,439	1,036	689	13,164
,, (53 wks) ,, 1907		43,394	12,774	1057	725	14,556
Half Year, June, 1908		24,095	6,667	532	354	7,553
4½ Years' Total		172,781	51,798	4,996	3,166	59,960

PELAW CABINET

Since publishing a separate

PERIOD.	ENDED.	Net Supplies.	EXPENSES.			
			Wages and Sundry.	Deprecia- tion.	Interest.	Total.
		£	£	£	£	£
2 Years, December, 1905		52,223	31,659	3,912	2,434	38,005
Year, ,, 1906		24,788	13,539	1,637	1,141	16,317
,, (53 wks) ,, 1907		29,795	14,761	1,665	1,108	17,534
Half Year, June, 1908		16,811	2,587	502	469	9,558
4½ Years' Total		123,617	68,546	7,716	5,152	81,414

AND SHIRT FACTORIES TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	NET PROFIT.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
2 Years,	December, 1905	725	0 2 $\frac{5}{8}$	5,606
Year,	„ 1906	1,098	0 6 $\frac{1}{2}$	6,431
„ (53 wks)	„ 1907 ..	1,660	0 9 $\frac{1}{8}$	5,208
Half Year,	June, 1908.....	1,747	1 5 $\frac{3}{8}$	6,569
4 $\frac{1}{2}$ Years' Total	.....	5,230	0 7 $\frac{1}{4}$	..

WORKS TRADE.

Account in Balance Sheet.

PERIOD.	ENDED.	NET LOSS.		Stocks at end.
		Amount.	Rate per £ on Supplies.	
		£	s. d.	£
2 Years,	December, 1905	1,814	0 8 $\frac{1}{4}$	9,877
Year,	„ 1906	3,333	2 8 $\frac{1}{4}$	10,218
„ (53 wks)	„ 1907	912	0 7 $\frac{1}{2}$	9,978
Half Year,	June, 1908.....	2,325	2 9 $\frac{1}{8}$	10,981
4 $\frac{1}{2}$ Years' Total	.....	8,384	1 4 $\frac{1}{4}$	..

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON (FIFTY-THREE

		GRAND TOTAL.	
SALES=		£23,233,398.	
Expenses=	Amount.	Rate per	
		£100.	
	£ s. d.	s. d.	
Wages.....	224156 9 3	19 3-55	
Auditors.....	772 19 1	0 0-80	
Scrutineers	34 5 0	0 0-04	
Committees	9655 13 1	0 9-97	
Price Lists: Printing	6824 19 10	0 7-05	
„ Postage.....	763 7 10	0 0-79	
Printing and Stationery	12165 0 2	1 0-57	
Periodicals	280 2 10	0 0-29	
Travelling	24235 18 10	2 1-04	
Stamps	7408 4 3	0 7-65	
Telegrams	676 11 7	0 0-69	
Telephones	1271 17 11	0 1-31	
Miscellaneous	1703 13 11	0 1-76	
Advertisements and Showcards	2434 14 8	0 2-52	
“Wheatshaf” Record	8500 13 3	0 8-78	
Rents, Rates, and Taxes.....	12683 0 7	1 1-10	
Power, Lighting, and Heating	8664 8 0	0 8-95	
Exhibition and Congress	1276 10 0	0 1-32	
Quarterly Meetings	831 18 11	0 0-86	
Employés' Picnic	324 19 1	0 0-34	
Legal	39 16 0	0 0-04	
“Annual,” 1907.....	840 0 8	0 0-87	
Dining-rooms	17010 17 8	1 5-57	
Repairs, Renewals, &c.....	14947 1 5	1 3-44	
Insurance	5521 6 1	0 5-70	
Depreciation: Land	4841 4 0	0 5-00	
„ Buildings.....	17135 3 1	1 5-70	
„ Fixtures, &c.	7353 3 5	0 7-60	
Interest	75746 18 5	6 6-24	
Totals	468100 18 10	40 3-54	

SALES FOR THE YEAR ENDED DECEMBER 28TH, 1907 WEEKS).

GRAND SUMMARY.

MANCHESTER.				NEWCASTLE.				LONDON.			
£13,686,712.				£4,824,054.				£4,722,632.			
Amount.		Rate per £100.		Amount.		Rate per £100.		Amount.		Rate per £100.	
£	s. d.	s.	d.	£	s. d.	s.	d.	£	s. d.	s.	d.
112262	4 2	16	4·85	58098	15 9	24	1·05	53795	9 4	22	9·38
454	11 1	0	0·80	160	16 11	0	0·80	157	11 1	0	0·80
20	2 10	0	0·04	7	2 8	0	0·04	6	19 6	0	0·04
4917	6 11	0	8·62	2658	18 9	1	1·23	2079	7 5	0	10·57
3816	5 5	0	6·69	1231	6 3	0	6·13	1777	8 2	0	9·03
511	18 2	0	0·90	59	9 1	0	0·90	192	0 7	0	0·97
6397	1 2	0	11·22	2529	2 11	1	0·58	3238	16 1	1	4·46
147	11 7	0	0·26	55	1 3	0	0·27	77	10 0	0	0·39
11969	16 4	1	8·99	4604	19 9	1	10·92	7661	2 9	3	2·93
4230	17 6	0	7·42	1138	18 8	0	5·67	2038	8 1	0	10·36
368	15 1	0	0·65	200	8 0	0	1·00	107	8 6	0	0·55
661	13 11	0	1·16	307	3 4	0	1·53	303	0 8	0	1·54
1037	2 1	0	1·82	342	4 1	0	1·70	324	7 9	0	1·65
1550	6 3	0	2·72	400	15 9	0	1·99	483	12 8	0	2·46
4998	19 7	0	8·77	1769	4 9	0	8·80	1732	8 11	0	8·80
5160	2 9	0	9·05	3430	17 7	1	5·08	4092	0 3	1	8·80
4295	17 4	0	7·53	1874	15 9	0	9·33	2493	14 11	1	0·67
777	6 5	0	1·36	420	17 3	0	2·09	78	6 4	0	0·40
673	19 3	0	1·18	64	15 6	0	0·32	93	4 2	0	0·47
156	14 3	0	0·27	101	4 10	0	0·50	67	0 0	0	0·34
33	8 0	0	0·06	0	6 6	....		6	1 6	0	0·03
494	0 3	0	0·87	174	17 5	0	0·87	171	3 0	0	0·87
10065	6 3	1	5·65	3731	5 7	1	6·56	3214	5 10	1	4·33
8733	18 7	1	3·31	3007	19 6	1	2·96	3205	3 4	1	4·29
1973	6 9	0	3·46	1218	10 6	0	6·06	2329	8 10	0	11·84
3315	1 6	0	5·81	979	10 11	0	4·87	546	11 7	0	2·78
5757	4 1	0	10·09	6911	7 6	2	10·38	4466	11 6	1	10·70
2589	10 6	0	4·54	3593	12 6	1	5·88	1170	0 5	0	5·95
38252	10 0	5	7·07	20020	17 6	8	3·60	17473	10 11	7	4·80
235622	18 0	34	5·16	119095	6 9	49	4·51	113382	14 1	48	0·20

SALES FOR THE YEAR ENDED DECEMBER 28TH, 1907
WEEKS) — *continued.*

MANCHESTER.

DRAPERY.			WOOLLENS AND READY-MADES.			BOOTS AND SHOES.			FURNISHING.		
£894,191.			£231,456.			£470,110.			£416,266.		
Amount.		Rate per £100.	Amount.		Rate per £100.	Amount.		Rate per £100.	Amount.		Rate per £100.
£	s. d.	s. d.	£	s. d.	s. d.	£	s. d.*	s. d.	£	s. d.	s. d.
27875	19 11	62 4-19	6051	1 4	52 3-44	8702	8 2	37 0-26	10439	17 7	50 1-92
29	15 2	0 0-80	7	9 11	0 0-77	15	9 7	0 0-79	12	17 11	0 0-74
1	6 6	0 0-04	0	6 10	0 0-04	0	13 11	0 0-04	0	11 5	0 0-03
997	4 6	2 2-77	251	12 6	2 2-09	499	2 8	2 1-48	480	12 10	2 3-71
616	17 6	1 4-55	1198	9 0	9 10-05	28	0 0	0 1-43	42	5 2	0 2-44
18	11 7	0 0-50	....	....	....	4	13 5	0 0-24	25	11 1	0 1-47
1316	19 4	2 11-35	245	11 9	2 1-46	403	13 11	1 8-61	418	19 0	2 0-15
10	4 0	0 0-27	3	5 1	0 0-34	5	4 3	0 0-27	5	17 8	0 0-34
4732	2 2	10 7-01	1482	14 10	12 9-75	595	7 10	2 6-40	815	16 4	3 11-04
305	8 7	0 8-20	78	18 10	0 8-19	146	6 11	0 7-47	137	14 11	0 7-94
47	12 9	0 1-28	19	14 4	0 2-04	9	10 6	0 0-49	20	11 0	0 1-13
41	10 7	0 1-11	21	0 11	0 2-18	23	10 0	0 1-20	23	17 3	0 1-38
113	10 10	0 3-05	19	4 0	0 1-99	40	17 9	0 2-09	49	9 0	0 2-85
128	2 10	0 3-44	68	0 10	0 7-05	234	17 7	0 11-99	28	13 11	0 1-65
327	11 1	0 8-79	82	17 10	0 8-60	170	19 8	0 8-73	141	17 6	0 8-18
1329	3 7	2 11-67	246	8 11	2 1-55	315	16 6	1 4-12	704	17 9	3 4-64
1393	7 1	3 1-40	228	3 7	1 11-66	307	9 7	1 3-70	695	2 10	3 4-08
162	18 1	0 4-37	72	6 2	0 7-50	75	0 1	0 3-83	13	16 11	0 0-80
44	5 7	0 1-19	11	8 0	0 1-18	23	7 11	0 1-19	19	2 10	0 1-10
31	5 9	0 0-84	7	15 4	0 0-81	10	16 11	0 0-56	17	9 11	0 1-01
0	1 6	....	0	0 4	....	0	0 9	....	0	0 8	....
32	8 5	0 0-87	8	5 8	0 0-86	17	0 6	0 0-87	14	0 6	0 0-81
1341	3 3	3 0-00	381	9 1	2 10-37	690	11 1	2 11-25	582	14 8	2 9-60
1283	9 1	2 10-45	186	19 6	1 7-39	613	6 7	2 7-31	336	14 1	1 7-41
526	17 9	1 2-14	251	17 1	2 2-12	197	9 3	0 10-08	230	8 8	1 1-28
939	17 8	2 1-22	162	10 1	1 4-85	239	14 4	1 0-24	526	10 11	2 6-36
1640	16 6	3 8-04	285	5 2	2 5-58	415	4 7	1 9-20	931	0 1	4 5-68
1435	18 11	3 2-54	48	17 9	0 5-07	80	1 10	0 4-09	161	13 2	0 9-32
7406	16 4	16 6-80	2352	2 0	20 3-89	3182	12 1	13 6-47	2631	3 5	12 7-71
54131	6 10	121 0-88	13663	16 8	118 0-82	17049	8 2	72 6-40	19509	9 0	93 8-82

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON (FIFTY-THREE

NEWCASTLE.

	TOTALS.				GROCERY.				COAL.			
SALES =	£4,824,054.				£3,485,299.				£34,537.			
Expenses =	Amount.		Rate per £100.		Amount.		Rate per £100.		Amount.		Rate per £100.	
	£	s. d.	s. d.		£	s. d.	s. d.		£	s. d.	s. d.	
Wages	58098	15 9	24 1 05		22646	5 2	12 11 94		269	17 5	15 7 53	
Auditors	160	16 11	0 0 80		116	7 9	0 0 80		1	2 6	0 0 78	
Scrutineers	7	2 8	0 0 04		5	3 0	0 0 04		0	1 0	0 0 03	
Committees	2658	18 9	1 1 23		1134	5 0	0 7 81		7	15 9	0 5 42	
Price Lists: Printing	1231	6 3	0 6 13		161	11 0	0 1 11		....	....	....
„ Postage	59	9 1	0 0 30		59	9 1	0 0 41		....	....	....
Printing and Stationery..	2529	2 11	1 0 58		1065	13 3	0 7 34		7	12 3	0 5 29	
Periodicals	55	1 3	0 0 27		33	7 0	0 0 23		0	4 1	0 0 14	
Travelling	4604	19 9	1 10 92		758	18 2	0 5 23		38	11 4	2 2 80	
Stamps	1138	18 8	0 5 67		553	16 10	0 3 81		3	5 11	0 2 29	
Telegrams	200	8 0	0 1 00		134	11 10	0 0 93		0	19 4	0 0 67	
Telephones	307	3 4	0 1 53		234	14 0	0 1 62		1	15 4	0 1 23	
Miscellaneous	342	4 1	0 1 70		233	4 1	0 1 61		0	13 1	0 0 45	
Adverts. and Showcards..	400	15 9	0 1 99		207	1 2	0 1 43		2	4 1	0 1 53	
“Wheatsheaf” Record ..	1769	4 9	0 8 80		1279	7 1	0 8 81		12	7 4	0 8 59	
Rents, Rates, and Taxes..	3430	17 7	1 5 08		1344	3 9	0 9 26		3	15 8	0 2 63	
Power,Lighting,& Heating	1874	15 9	0 9 33		1113	9 11	0 7 67		8	9 4	0 5 88	
Exhibition and Congress .	420	17 3	0 2 09		298	19 6	0 2 05		1	16 0	0 1 26	
Quarterly Meetings	64	15 6	0 0 32		46	15 11	0 0 32		0	9 1	0 0 31	
Employé’s Picnic	101	4 10	0 0 50		25	4 10	0 0 17		0	3 3	0 0 10	
Legal:.....	0	6 6	....		0	4 9	....		0	0 1	....
“Annual,” 1907	174	17 5	0 0 87		126	6 3	0 0 87		1	4 6	0 0 85	
Dining-rooms	3731	5 7	1 6 56		2507	18 0	1 5 27		11	6 4	0 7 86	
Repairs, Renewals, &c. ..	3007	19 6	1 2 96		1659	15 5	0 11 43		9	16 0	0 6 82	
Insurance	1218	10 6	0 6 06		539	9 6	0 3 72		0	10 0	0 0 35	
Depreciation: Land	979	10 11	0 4 57		326	14 5	0 2 25		0	16 11	0 0 59	
„ Buildings ..	6911	7 6	2 10 38		3264	15 5	1 10 48		3	4 7	0 2 24	
„ Fixtures, &c.	3593	12 6	1 5 88		1705	5 11	0 11 74		0	12 5	0 0 43	
Interest.....	20020	17 6	8 3 60		8788	0 10	5 0 51		38	8 3	2 2 72	
Totals	119095	6 9	49 4 51		50370	18 10	28 10 86		427	1 10	24 8 79	

SALES FOR THE YEAR ENDED DECEMBER 28TH, 1907
WEEKS)—*continued.*

NEWCASTLE.

DRAPERY.				WOOLLENS AND READY-MADES.				BOOTS AND SHOES.				FURNISHING.			
£563,333.				£171,211.				£268,408.				£301,266.			
Amount.		Rate per £100.		Amount.		Rate per £100.		Amount.		Rate per £100.		Amount.		Rate per £100.	
£	s.	d.	s.	£	s.	d.	s.	£	s.	d.	s.	£	s.	d.	s.
16215	9	2	57	3120	16	7	36	4855	12	7	36	10960	14	10	72
			6 84				5 48				4 84				9 17
18	15	2	0	5	13	0	0	8	18	6	0	10	0	0	0
			0 80				0 79				0 80				0 80
0	16	8	0	0	5	2	0	0	8	0	0	0	8	10	0
			0 04				0 04				0 04				0 04
627	10	1	2	203	7	0	2	337	17	9	2	348	3	2	2
			2 73				4 46				6 21				3 74
219	9	6	0	610	19	6	7	38	13	9	0	200	12	6	1
			0 935				1 64				3 46				3 98
....		
654	9	5	2	106	13	11	1	217	17	3	1	476	16	10	3
			2 388				2 97				7 48				1 99
8	17	9	0	1	3	4	0	4	11	0	0	6	18	1	0
			0 38				0 16				0 41				0 55
1945	15	1	6	530	13	2	6	299	1	0	2	1032	1	0	6
			10 90				2 39				2 74				10 22
259	16	10	0	33	2	5	0	59	12	7	0	229	4	1	1
			11 07				4 64				5 33				6 26
45	9	8	0	5	3	4	0	2	19	10	0	11	4	0	0
			1 94				0 72				0 27				0 89
30	9	1	0	9	6	11	0	14	11	1	0	16	6	11	0
			1 30				1 31				1 30				1 30
36	16	5	0	5	11	8	0	13	13	11	0	52	4	11	0
			1 57				0 78				1 22				4 17
71	10	8	0	41	8	7	0	29	19	8	0	48	11	7	0
			3 05				5 82				2 68				3 87
206	11	0	0	62	8	5	0	98	7	8	0	110	3	3	0
			8 80				8 75				8 80				8 77
785	14	2	2	184	3	2	2	345	16	10	2	767	4	0	5
			9 47				1 82				6 92				1 12
302	10	11	1	143	9	6	1	144	19	9	1	161	16	4	1
			0 89				8 11				0 97				0 89
49	0	8	0	14	10	4	0	23	5	1	0	33	5	1	0
			2 09				2 03				2 08				2 65
7	11	6	0	2	6	1	0	3	12	2	0	4	0	9	0
			0 32				0 32				0 32				0 32
29	4	3	0	4	15	4	0	7	17	6	0	33	19	8	0
			1 24				0 67				0 70				2 71
0	0	9	....	0	0	3	....	0	0	4	....	0	0	4	....
20	9	1	0	6	4	4	0	9	15	2	0	10	18	1	0
			0 87				0 87				0 87				0 87
525	10	6	1	156	15	7	1	249	5	8	1	280	9	6	1
			10 39				9 97				10 29				10 34
500	6	5	1	102	17	5	1	117	0	11	0	618	3	4	4
			9 31				2 42				10 47				1 24
251	10	6	0	144	1	8	1	133	18	6	0	149	0	4	0
			10 72				8 20				11 97				11 87
269	1	6	0	64	6	5	0	104	14	9	0	213	16	11	1
			11 46				9 02				9 39				5 04
1483	15	3	5	424	10	6	4	575	5	0	4	1159	16	9	7
			3 21				11 52				3 44				8 40
923	1	5	3	188	16	2	2	406	13	0	3	369	3	7	2
			3 33				2 47				0 36				5 41
4840	7	5	17	1745	6	4	20	2060	16	2	15	2547	18	6	16
			2 22				4 66				4 26				10 97
30330	0	10	107	7918	16	1	92	10195	5	5	75	19853	3	9	131
			8 17				6 03				11 62				9 58

DISTRIBUTIVE EXPENSES AND RATE PER CENT. ON (FIFTY-THREE

LONDON.

LONDON.															
SALES= Expenses=	TOTALS.				GROCERY.				COAL.						
	£4,722,632.				£4,009,087.				£113,457.						
	Amount.			Rate per £100.	Amount.			Rate per £100.	Amount.			Rate per £100.			
	£	s.	d.	s.	d.	£	s.	d.	s.	d.	£	s.	d.	s.	d.
Wages	59795	9	4	22	9·38	27254	10	6	13	7·76	682	3	4	12	0·31
Auditors	157	11	1	0	0·80	133	15	1	0	0·80	3	15	9	0	0·80
Scrutineers	6	19	6	0	0·04	5	18	5	0	0·04	0	3	4	0	0·04
Committees.....	2079	7	5	0	10·57	1246	19	10	0	7·46	22	16	2	0	4·82
Price Lists: Printing	1777	8	2	0	9·03	507	1	8	0	3·04	....	....	....	....	....
" " Postage	192	0	7	0	0·97	192	0	7	0	1·15	....	....	....	....	....
Printing and Stationery..	3238	16	1	1	4·46	1890	16	4	0	11·32	32	1	4	0	6·78
Periodicals	77	10	0	0	0·39	62	8	5	0	0·37	0	10	0	0	0·10
Travelling	7661	2	9	3	2·93	2113	19	10	1	0·65	276	9	5	4	10·48
Stamps	2038	8	1	0	10·36	1683	6	11	0	10·08	10	19	0	0	2·32
Telegrams	107	8	6	0	0·55	86	15	9	0	0·52	....	....	....	....	....
Telephones	303	0	8	0	1·54	207	12	11	0	1·24	....	....	....	....	....
Miscellaneous	324	7	9	0	1·65	231	12	8	0	1·39	....	....	....	....	....
Advertisements and Showcards	483	12	8	0	2·46	395	12	6	0	2·37	7	1	3	0	1·49
"Wheatsheaf" Record ..	1732	8	11	0	8·80	1470	15	1	0	8·80	41	12	4	0	8·80
Rents, Rates, and Taxes..	4092	0	3	1	8·80	1559	5	0	0	9·33	....	....	....	....	....
Power, Lighting, and Heating	2493	14	11	1	0·67	1897	3	9	0	11·36	....	....	....	....	....
Exhibition and Congress..	78	6	4	0	0·40	60	14	11	0	0·36	....	....	....	....	....
Quarterly Meetings	93	4	2	0	0·47	78	3	11	0	0·47	1	15	2	0	0·37
Employés' Picnic	67	0	0	0	0·34	39	17	2	0	0·24	0	15	0	0	0·16
Legal.....	6	1	6	0	0·03	5	5	5	0	0·03	0	0	2	....	....
"Annual," 1907	171	3	0	0	0·87	145	6	2	0	0·87	4	1	10	0	0·87
Dining-rooms	3214	5	10	1	4·33	2142	16	8	1	0·83	134	17	7	2	4·53
Repairs, Renewals, &c. ..	3205	3	4	1	4·29	1911	2	7	0	11·44	92	15	8	1	7·63
Insurance	2329	8	10	0	11·84	1316	18	4	0	7·88	0	10	0	0	0·10
Depreciation: Land	546	11	7	0	2·78	309	10	0	0	1·85	1	4	3	0	0·26
" Buildings....	4466	11	6	1	10·70	2779	12	3	1	4·64	2	5	11	0	0·49
" Fixtures, &c..	1170	0	5	0	5·95	819	2	2	0	4·90	2	3	10	0	0·46
Interest.....	17473	10	11	7	4·80	10598	17	5	5	3·46	99	10	9	1	9·06
Totals	113382	14	1	48	0·20	61247	2	3	30	6·65	1417	12	1	24	11·87

SALES FOR THE YEAR ENDED DECEMBER 28TH, 1907
 WEEKS)—*continued.*

L O N D O N .

DRAPERY.		WOOLLENS AND READY-MADES.		BOOTS AND SHOES.		FURNISHING.	
£247,997.		£78,873.		£161,497.		£111,721.	
Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.	Amount.	Rate per £100.
£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.	£ s. d.	s. d.
10998 18 2	88 8·42	3694 18 8	93 8·32	5431 4 8	67 3·13	5633 14 0	100 10·24
8 5 2	0 0·80	2 12 10	0 0·80	5 7 2	0 0·80	3 15 1	0 0·80
0 7 4	0 0·04	0 2 4	0 0·04	0 4 9	0 0·04	0 3 4	0 0·04
310 19 3	2 6·09	122 6 6	3 1·22	217 13 8	2 8·35	158 12 0	2 10·07
420 17 11	3 4·73	833 3 5	21 1·52	2 8 3	0 0·36	13 16 11	0 2·97
....
572 16 6	4 7·45	212 11 11	5 4·68	270 3 4	3 4·15	260 6 8	4 7·92
3 17 1	0 0·37	3 16 8	0 1·17	4 11 10	0 0·68	2 6 0	0 0·49
2362 18 5	19 0·67	1071 14 11	27 2·12	980 1 11	12 1·65	855 18 3	15 3·87
139 12 4	1 1·51	55 3 7	1 4·79	79 15 9	0 11·86	69 10 6	1 2·93
7 18 3	0 0·77	2 5 3	0 0·69	6 13 5	0 0·99	3 15 10	0 0·81
30 12 5	0 2·96	29 7 11	0 8·94	17 15 0	0 2·64	17 12 5	0 3·79
42 3 4	0 4·08	13 11 6	0 4·13	21 0 9	0 3·13	15 19 6	0 3·43
20 4 3	0 1·96	7 3 2	0 2·18	45 8 7	0 6·75	8 2 11	0 1·75
90 15 0	0 8·78	29 2 2	0 8·86	58 19 0	0 8·76	41 5 4	0 8·87
1166 0 2	9 4·84	343 8 3	8 8·50	321 15 5	3 11·82	701 11 5	12 6·72
252 4 6	2 0·41	110 8 1	2 9·60	119 13 1	1 5·78	114 5 6	2 0·55
7 11 2	0 0·73	2 2 0	0 0·64	5 16 4	0 0·87	2 1 11	0 0·45
5 8 5	0 0·52	1 8 11	0 0·44	3 16 7	0 0·57	2 11 2	0 0·55
12 6 1	0 1·19	2 5 3	0 0·69	5 11 11	0 0·83	6 4 7	0 1·34
0 0 4	....	0 15 2	0 0·23	0 0 3	....	0 0 2	....
8 19 1	0 0·87	2 17 9	0 0·88	5 16 8	0 0·87	4 1 6	0 0·87
384 3 8	3 1·18	136 6 9	3 5·48	247 0 11	3 0·71	169 0 3	3 0·32
460 19 8	3 8·61	230 14 4	5 10·20	239 5 7	2 11·56	270 5 6	4 10·06
453 14 6	3 7·91	187 13 9	4 9·11	222 9 6	2 9·06	148 2 9	2 7·82
90 16 3	0 8·79	15 17 9	0 4·83	52 2 3	0 7·74	77 1 1	1 4·55
593 5 7	4 9·41	265 8 5	6 8·76	319 2 5	3 11·42	506 16 11	9 0·88
122 7 7	0 11·84	72 13 0	1 10·11	65 14 6	0 9·76	87 19 4	1 6·90
3057 17 3	24 7·93	952 10 3	24 1·84	1711 17 10	21 2·40	1052 17 5	18 10·18
21625 19 8	174 4·86	5402 10 6	213 0·77	10461 11 4	129 6·68	10227 18 3	183 1·17



THE SCOTTISH
CO-OPERATIVE WHOLESALE
SOCIETY LIMITED.



· PLATES, ADVERTISEMENTS,
STATISTICS, &c.,

Pages 73 to 117.

SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

FORTY YEARS' WHOLESALE DISTRIBUTION IN SCOTLAND.

COMMENCED SEPTEMBER, 1868.

YEARS.	CAPITAL.	SALES.	PROFITS.
	£	£	£
1868, 13 weeks.....	1,795	9,697	48
1869, 52 ".....	5,175	81,094	1,304
1870, 50 ".....	12,543	105,249	2,419
1871, 52 ".....	18,009	162,658	4,131
1872, 52 ".....	30,931	262,530	5,435
1873, 52 ".....	50,433	384,489	7,446
1874, 52 ".....	48,982	409,947	7,553
1875, 52 ".....	56,751	430,169	8,233
1876, 51 ".....	67,219	457,529	8,836
1877, 52 ".....	72,568	589,221	10,925
1878, 52 ".....	83,174	600,590	11,969
1879, 52 ".....	93,077	630,097	14,989
1880, 52 ".....	110,179	845,221	21,685
1881, 54 ".....	135,713	986,646	23,981
1882, 52 ".....	169,429	1,100,588	23,220
1883, 52 ".....	195,396	1,253,154	28,366
1884, 52 ".....	244,186	1,300,331	29,435
1885, 52 ".....	288,946	1,438,220	39,641
1886, 60 ".....	333,653	1,857,152	50,398
1887, 53 ".....	367,309	1,810,015	47,278
1888, 52 ".....	409,668	1,963,853	53,538
1889, 52 ".....	480,622	2,273,782	61,756
1890, 52 ".....	575,322	2,475,601	76,545
1891, 52 ".....	671,108	2,828,036	89,090
1892, 53 ".....	778,494	3,104,768	96,027
1893, 52 ".....	869,756	3,135,562	89,116
1894, 52 ".....	940,835	3,056,582	88,452
1895, 52 ".....	1,134,269	3,449,461	132,374
1896, 52 ".....	1,237,317	3,822,580	174,982
1897, 52 ".....	1,286,624	4,405,854	156,341
1898, 53 ".....	1,333,078	4,692,330	165,580
1899, 52 ".....	1,457,645	5,014,189	213,596
1900, 52 ".....	1,676,765	5,463,631	222,366
1901, 52 ".....	1,929,113	5,700,743	231,686
1902, 52 ".....	2,125,133	6,059,119	239,001
1903, 52 ".....	2,314,955	6,395,487	239,322
1904, 53 ".....	2,500,063	6,801,272	269,601
1905, 52 ".....	2,780,729	6,939,738	250,680
1906, 52 ".....	2,950,620	7,140,182	280,434
1907, 52 ".....	3,059,245	7,603,460	289,197
1908, 26 ".....	3,226,579	3,805,306	131,788
TOTALS	£3,226,579	£110,846,151	£3,898,776

THE SCOTTISH CO-OPERATIVE WHOLESALE SOCIETY LIMITED.

Enrolled 20th April, 1868, under the provisions of the Industrial and Provident Societies Act, 20th August, 1867, 30 and 31 Vict., cap. 117, sec. 4.

Business Commenced 8th September, 1868.

CENTRAL OFFICES AND FURNITURE WAREHOUSE:

MORRISON STREET, GLASGOW.

GROCERY AND PROVISION WAREHOUSES:

PAISLEY ROAD, CROOKSTON AND CLARENCE STREETS,
GLASGOW.

DRAPERY WAREHOUSE:

DUNDAS, WALLACE, AND PATERSON STREETS, GLASGOW.

BOOT AND SHOE WAREHOUSE:

DUNDAS STREET, GLASGOW.

SHIRT, TAILORING, WATERPROOF, AND AERATED WATER
FACORIES:

PATERSON STREET, GLASGOW.

MANTLE AND UMBRELLA FACORIES:

DUNDAS STREET, GLASGOW.

HAM-CURING, SAUSAGE FACTORY, AND CARTWRIGHT
DEPARTMENT:

PARK STREET, K.P., GLASGOW.

FACTORIES FOR BOOTS AND SHOES, CLOTHING, FURNITURE AND
BRUSHES, PRINTING, PRESERVES AND CONFECTIONS, COFFEE
ESSENCE, TOBACCO, PICKLES, AND TINWARE:

SHIELDHALL, NEAR GOVAN, GLASGOW.

Branches.

LINKS PLACE, LEITH.
 GRANGE PLACE, KILMARNOCK.
 ALLAN STREET, DUNDEE.
 HENRY STREET, ENNISKILLEN, IRELAND.

FURNITURE WAREHOUSE, DRAPERY & BOOT SAMPLE
 ROOM—CHAMBERS STREET, EDINBURGH.
 CHANCELOT FLOUR MILLS—EDINBURGH.
 JUNCTION FLOUR AND OATMEAL MILLS—LEITH.
 REGENT FLOUR MILLS—GLASGOW.
 SOAP WORKS—GRANGEMOUTH.
 ETTRICK TWEED MILLS—SELKIRK.
 DRESS SHIRT FACTORY—LEITH.
 LAUNDRY—PAISLEY.
 FISH-CURING WORKS—ABERDEEN.

CREAMERIES :

IRELAND—ENNISKILLEN, BELNALECK, GOLA,
 FLORENCE COURT, S. BRIDGE, GARDNER'S CROSS,
 BLACK LION, MONEAH;
 BLADNOCH AND WHITHORN, WIGTOWNSHIRE, N.B.

CALDERWOOD ESTATE, LANARKSHIRE.

Bankers:

THE UNION BANK OF SCOTLAND LIMITED.

Head Offices :

GLASGOW :	LONDON :	EDINBURGH :
INGRAM STREET.	62, CORNHILL, E.C.	GEORGE STREET.
General Manager :	Manager :	Manager :
ROBERT BLYTH.	ARTHUR C. D. GAIRDNER.	WILLIAM GRAHAM.

General Committee.

President :

Mr. ROBERT STEWART, 11, Great Wellington Street, Glasgow.

Secretary :

Mr. JOHN PEARSON, "Beechdale," Fenton Street, Alloa.

Directors :

Mr. ISAAC Mc.DONALD .. 7, Knoxland Square, Dumbarton.
 Mr. JOHN ARTHUR 39, High Street, Paisley.
 Mr. HENRY MURPHY.... 2, Westport, Lanark.
 Mr. JOHN STEVENSON .. 5, W. Fullarton Street, Kilmarnock.
 Mr. PETER GLASSE..... 185, Byres Road, Glasgow.
 Mr. THOMAS LITTLE 264, Scott Street, Galashiels.
 Mr. WILLIAM R. ALLAN.. 47, Balhousie Street, Perth.
 Mr. JAMES YOUNG 25, Market Street, Musselburgh.
 Mr. JAMES WILSON..... "Helenbank," Victoria Street, Dunfermline.
 Mr. ROBERT NESBIT 10, Lochrin Buildings, Edinburgh.

Sub-Committees :

(1) FINANCE AND PROPERTY—

Messrs. STEWART, ARTHUR, and LITTLE.

Conveners: Mr. STEWART (Finance). Mr. ARTHUR (Property).

(2) GROCERY: DISTRIBUTIVE AND PRODUCTIVE—

Messrs. Mc.DONALD, MURPHY, STEVENSON, and PEARSON.

Conveners: Mr. Mc.DONALD (Distributive). Mr. MURPHY (Productive).

(3) DRAPERY AND FURNISHING: DISTRIBUTIVE AND PRODUCTIVE—

Messrs. WILSON, GLASSE, YOUNG, and ALLAN.

Conveners: Mr. WILSON (Distributive). Mr. GLASSE (Productive).

The President is *ex officio* a member of the other Committees.

Auditors :

Mr. JNO. MILLEN, Rutherglen. | Mr. ROBT. J. SMITH, C.A., Glasgow.
 Mr. WM. H. JACK, F.S.A.A., Glasgow.

Officers of the Society.

Accountant : Mr. ROBERT MACINTOSH, Glasgow.

Cashier : Mr. ALLAN GRAY, Glasgow.

Buyers, &c. :

Grocery and Provisions.....	GLASGOW.....	Mr. E. ROSS.
" "	"	Mr. JOHN Mc.DONALD.
" "	"	Mr. M. Mc.CALLUM.
" "	"	Mr. A. S. HUGGAN.
" "	LEITH	Mr. PETER ROBERTSON.
" "	"	Mr. WILLIAM Mc.LAREN.
" "	"	Mr. A. W. JOHNSTONE.
" "	KILMARNOCK ..	Mr. DAVID CALDWELL.
" "	"	Mr. HUGH CAMPBELL.
" "	DUNDEE	Mr. JOHN BARROWMAN.
Potato Department	GLASGOW.....	Mr. JOHN Mc.INTYRE.
" "	LEITH	Mr. J. H. MORRISON.
Cattle.....	GLASGOW.....	Mr. WILLIAM DUNCAN.
"	IRELAND	Mr. J. H. TAYLOR.
Provisions.....	ENNISKILLEN ..	Mr. WILLIAM WHYTE.
Preserve Works	GLASGOW.....	Mr. N. ANDERSON.
Chemical Department	"	Mr. A. GEBBIE.
Tobacco Factory.....	"	Mr. THOMAS HARKNESS.
Flour Mills—Chancelot and {	"	Mr. WM. F. STEWART.
Regent Oatmeal and Flour {	"	Mr. JAMES TIERNEY.
Mill—Junction	EDINBURGH ..	Mr. JOHN PAISLEY.
Soap Works	GRANGEMOUTH ..	Mr. H. C. GREEN.
Printing & Stationery Dept....	GLASGOW.....	Mr. DAVID CAMPBELL.
Drapery Department	"	Mr. DAVID GARDINER.
" " Assistant..	"	Mr. J. Mc.GILCHRIST.
" " " "	"	Mr. WM. ALLAN.
Furniture Department	{ "	Mr. WILLIAM MILLER.
" "	Assistant	Mr. THOMAS FENWICK.
" "	EDINBURGH ..	Mr. GEO. CARSON.
Boot and Shoe Department ..	{ GLASGOW.....	Mr. ALBERT JOHNSON.
"	Assistant	Mr. J. J. HORN.
Ettrick Tweed & Blanket Mills..	SELKIRK	Mr. W. J. LUNN.
Building Department.....	{ GLASGOW.....	Mr. JAMES DAVIDSON.
"	Assistant	Mr. WM. MERCER.
Engineering Department	GLASGOW.....	Mr. JAMES STEWART.
Carting Department	"	Mr. JAMES CALDWELL.
Coal Department	"	Mr. T. BURTON.
Fish Curing Department	ABERDEEN	Mr. W. C. STEPHEN.
Electrical Department	GLASGOW.....	Mr. A. R. TURNER.
Wheat Buying Depôt	WINNIPEG	Mr. GEO. FISHER.
	(CANADA)	
Creameries.....	WIGTOWNSHIRE..	Mr. ROBERT GREEN.
Éstate.....	LANARKSHIRE ..	Mr. ROBERT HEGGIE.

Business Arrangements.

Registered Office :

MORRISON STREET, GLASGOW.

Branches :

LINKS PLACE, LEITH ; GRANGE PLACE, KILMARNOCK ;

ALLAN STREET, DUNDEE ;

HENRY STREET, ENNISKILLEN, IRELAND ;

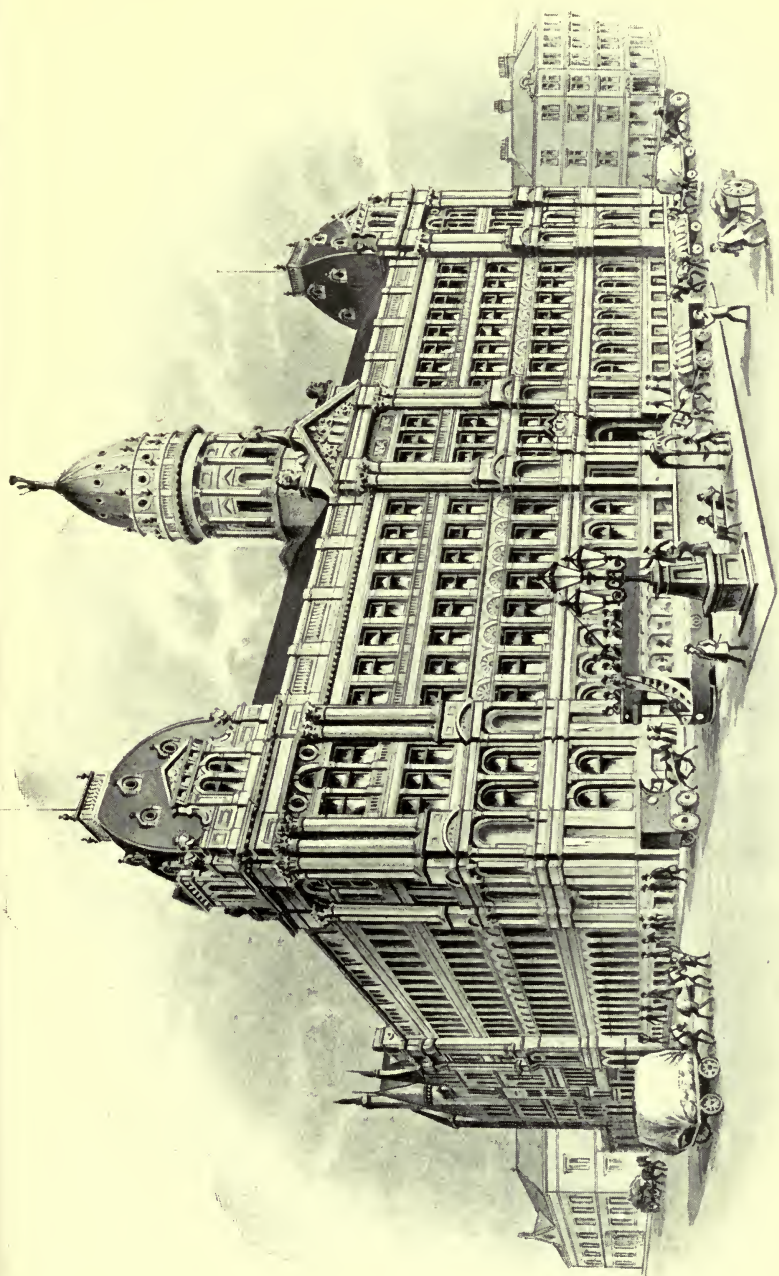
LEMAN STREET, LONDON, E.

Societies, to which our trade is strictly confined, desirous of opening an account with this Society, should forward a copy of their registered Rules and latest balance sheet ; or, if but recently started, a statement showing the number of members, value of shares, amount subscribed for and paid up, weekly turnover expected, and the amount of credit allowed, if any, per member in proportion to the capital paid up. Should these particulars be considered satisfactory, goods will be supplied on the following terms :—The *maximum credit allowed is fourteen days, and interest is charged quarterly on all in excess of this allowance at the rate of $2\frac{1}{2}$ per cent. per annum, but in cases where the debt exceeds one month's purchases 5 per cent. is charged.*

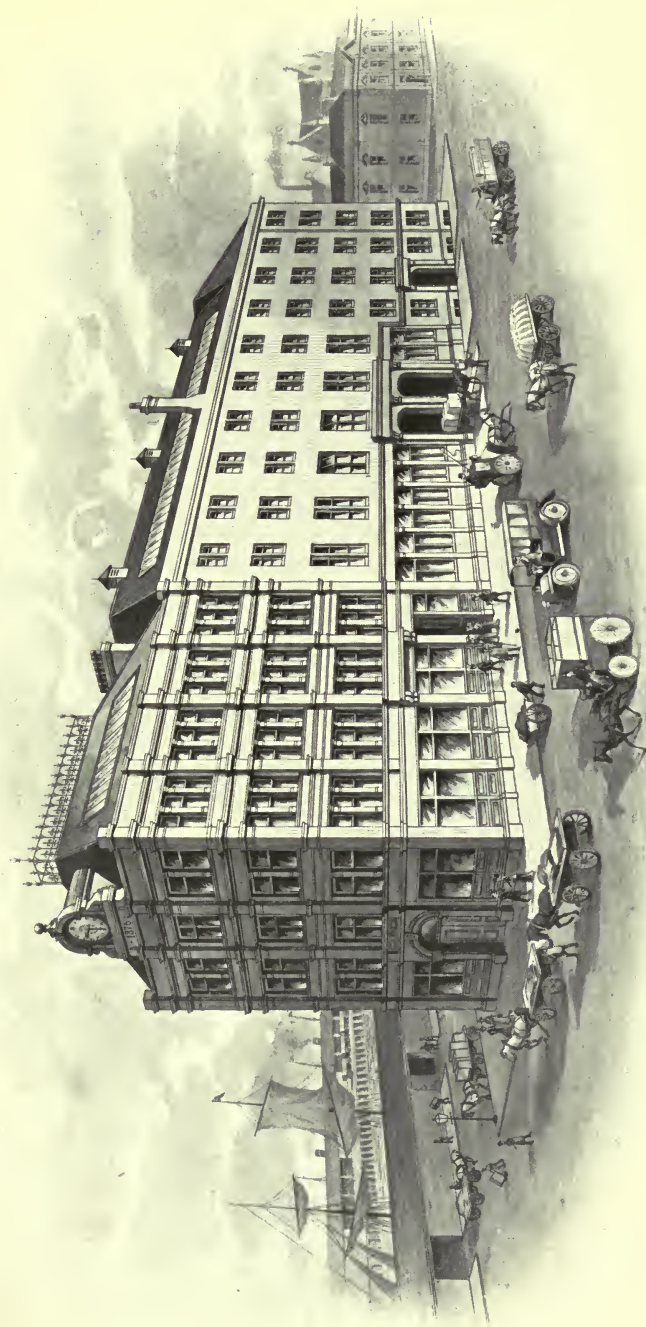
Interest at the rate of $2\frac{1}{2}$ per cent. per annum is allowed on prepaid accounts.

The Directors, by authority of the general meeting, are empowered to have the books of societies examined whose accounts are overdue, and to take the necessary steps to protect the other members of the federation.

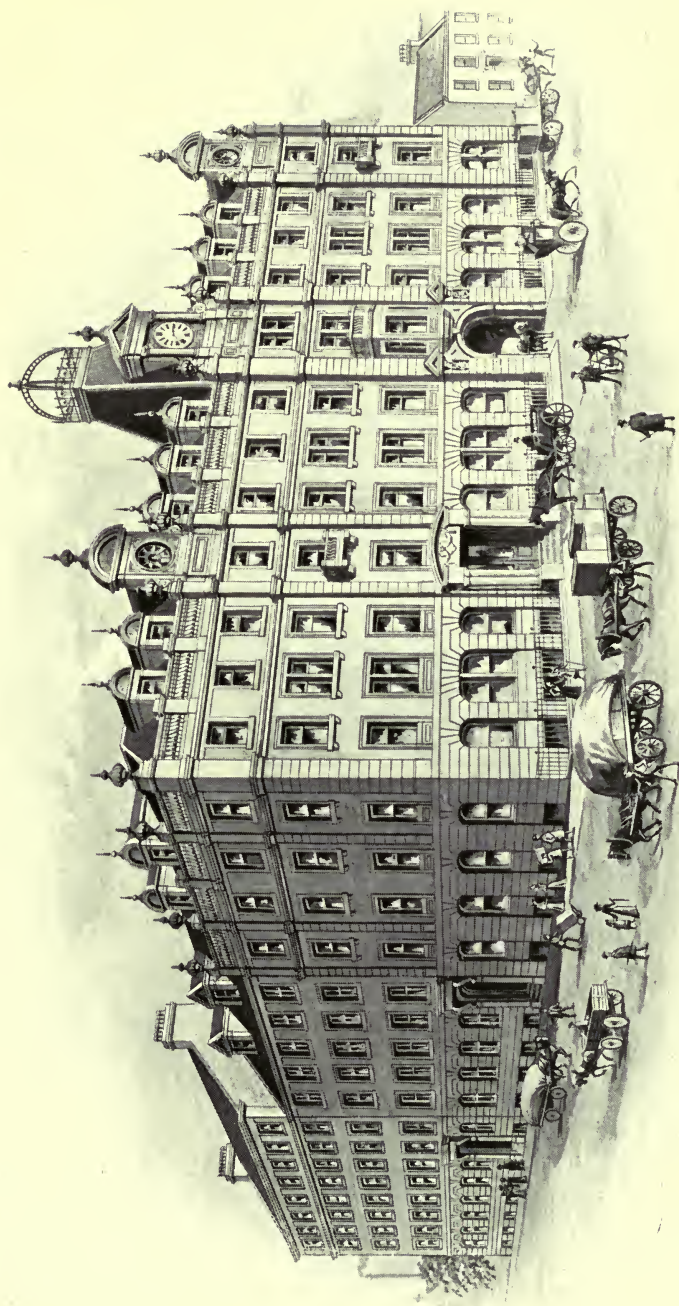
Orders for goods should bear the price or brand of the article wanted, the mode of transit, and name of station to which the goods are to be sent. Orders for the different departments should be on separate slips. Goods not approved of must be returned at once and intact. No claim for breakage, short weight, &c., can be entertained unless made within six days after goods are received. Delay in delivery should be at once advised.



Registered Office and Furniture Warehouse, 95 Morrison Street, Glasgow.



Grocery and Provision Warehouse, 119 Paisley Road, Glasgow.



Leith Grocery and Provision Warehouse, Links Place.





Kilmarlock Grocery and Provision Warehouse, Grange Place.

Central Creamery.

Power Station.

Enniskillen Branch—Central Premises.

Egg Stores and Bacon Factory.





Gardner's Cross Auxiliary.



Moneah Auxiliary.

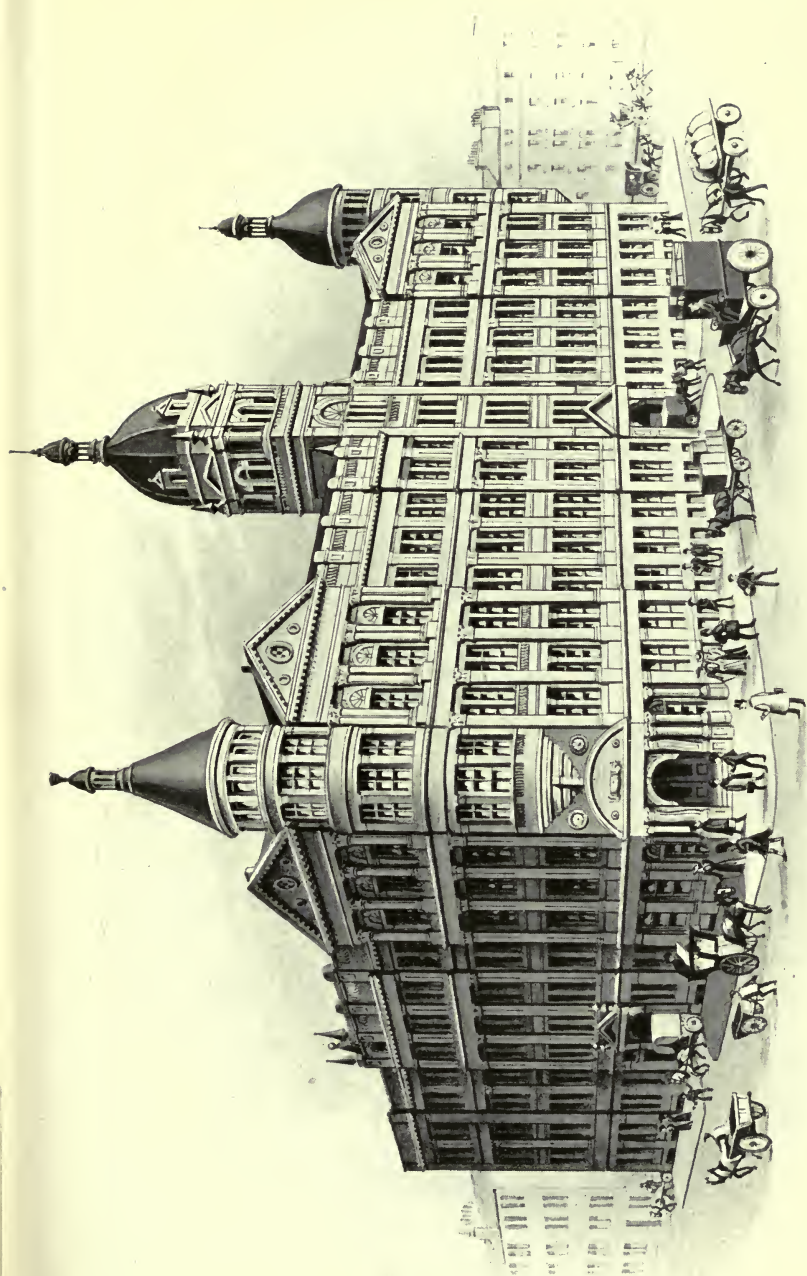


Branch Creameries in Ireland.

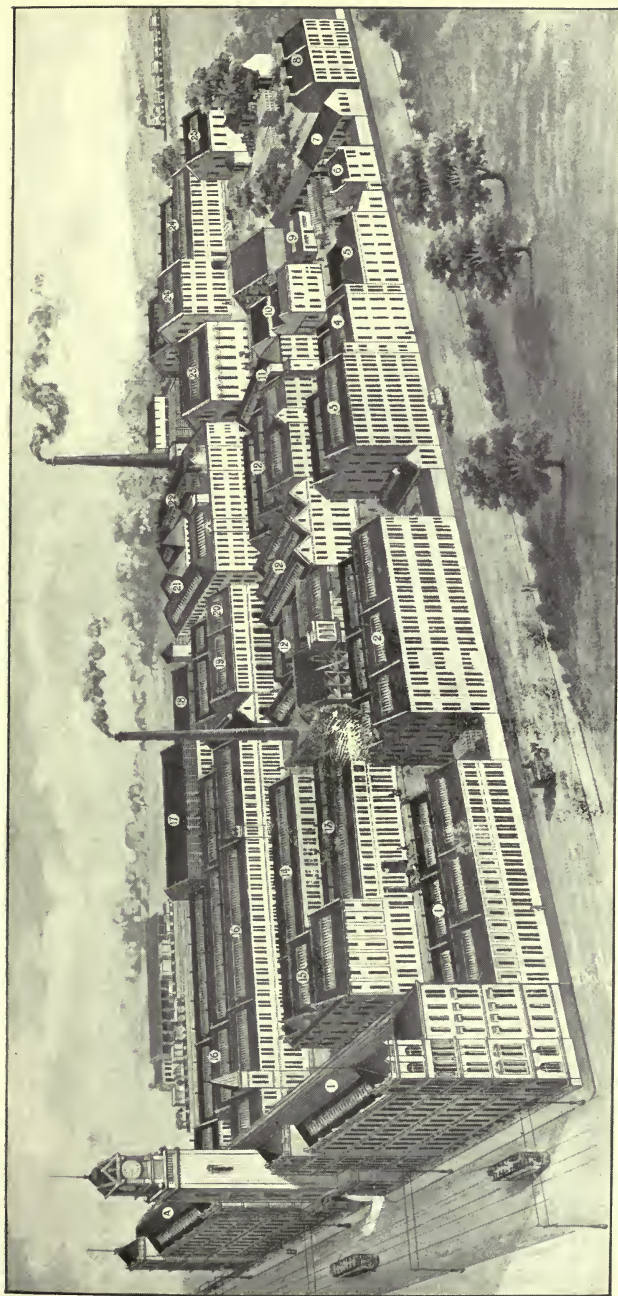


Gola Auxiliary.





Drapery Warehouse, Dundas Street, Glasgow.



Productive Works, Shieldhall, Govan.

(A) PORTION OF FRONT BUILDING NOT YET ALLOCATED.

- | | | | | |
|-------------------------|--------------------------|------------------------|--------------------------|-----------------------|
| 1. PRINTING DEPARTMENT. | 6. FIREMASTER'S HOUSE. | 11. TINWARE. | 16. BOOT FACTORY. | 21-22. CHEMICAL DEPT. |
| 2. CABINET FACTORY. | 7. JOINER'S WORKSHOP. | 12. PRESERVE WORKS. | 17. CURRYING WORKS. | 23. POWER STATION. |
| 3. HOSIERY FACTORY. | 8. WORKMEN'S DWELLINGS. | 13. TAILORING FACTORY. | 18. TANNERY. | 24. TOBACCO FACTORY. |
| 4. COFFEE ESSENCE. | 9. COOPERAGE. | 14. ARTISAN CLOTHING. | 19. CONFECTIONERY WORKS. | 25. STABLES. |
| 5. BRUSH FACTORY. | 10. MECHANICAL, ELECT'L. | 15. DINING ROOMS, ETC. | 20. PICKLE WORKS. | |





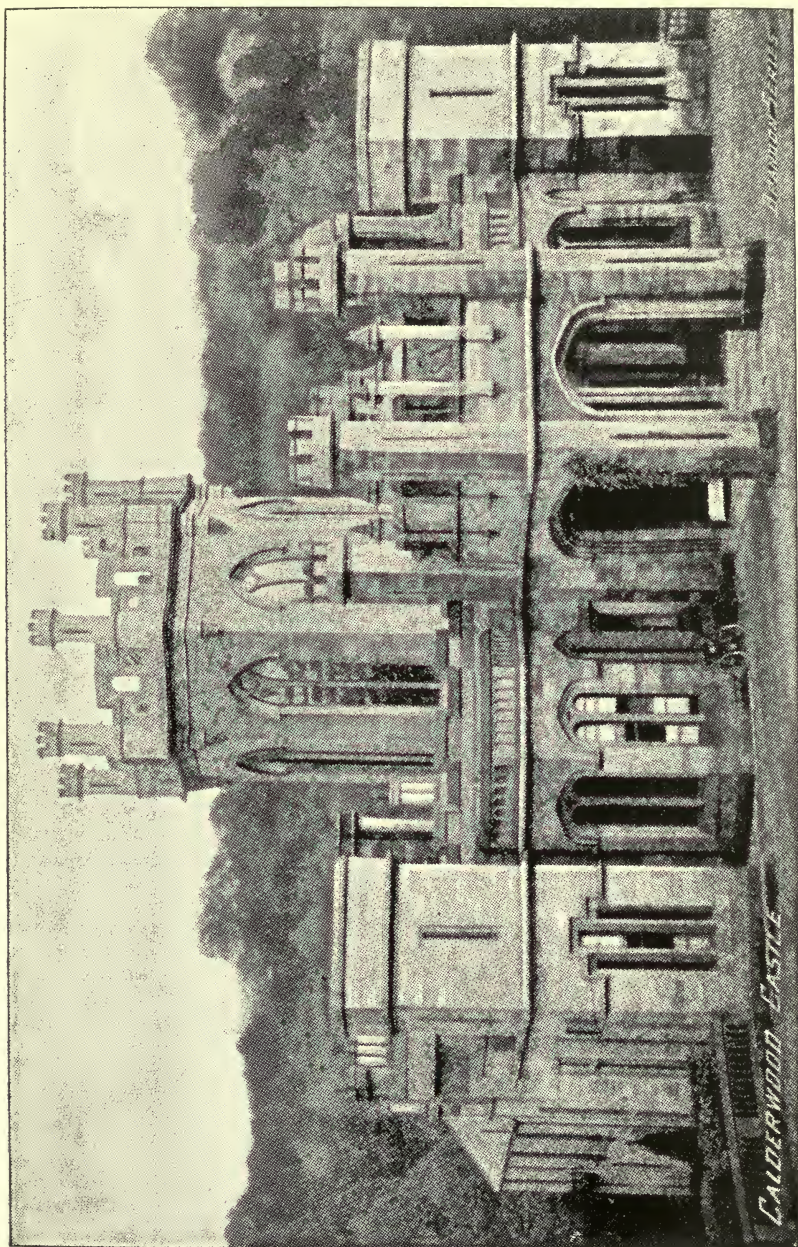
Shieldhall (New Front).



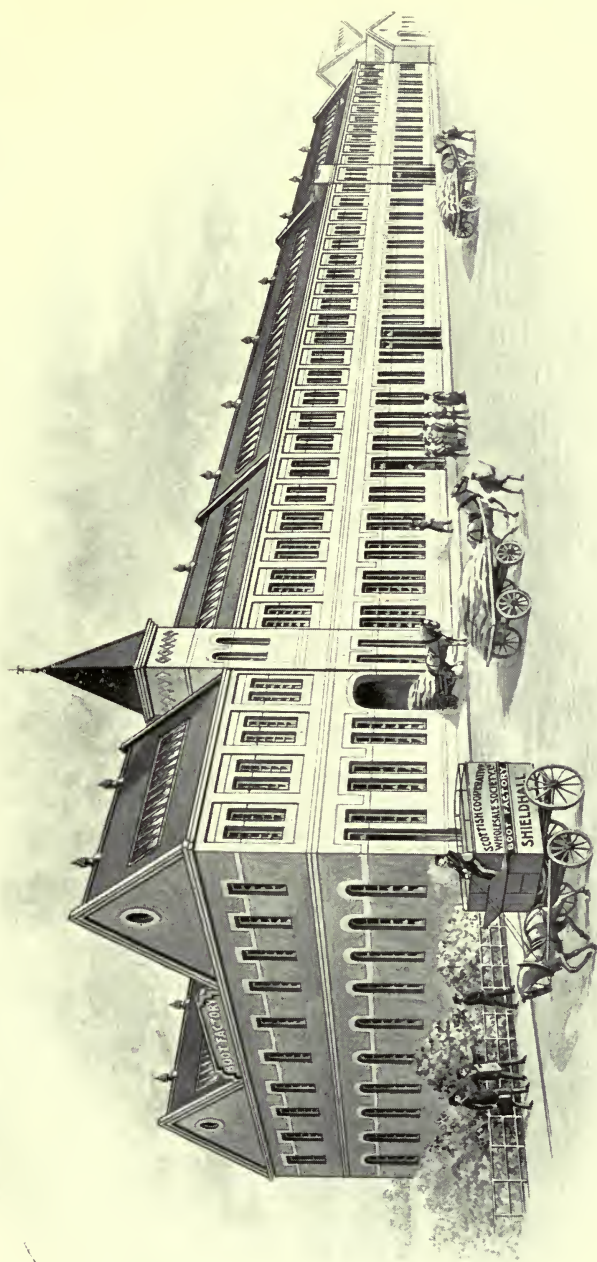


Chambers Street, Edinburgh.





Calderwood Castle and Estate.



Boot Factory, Shieldhall.



Cabinet Factory, Shieldhall





Printing Department, Shieldhall.

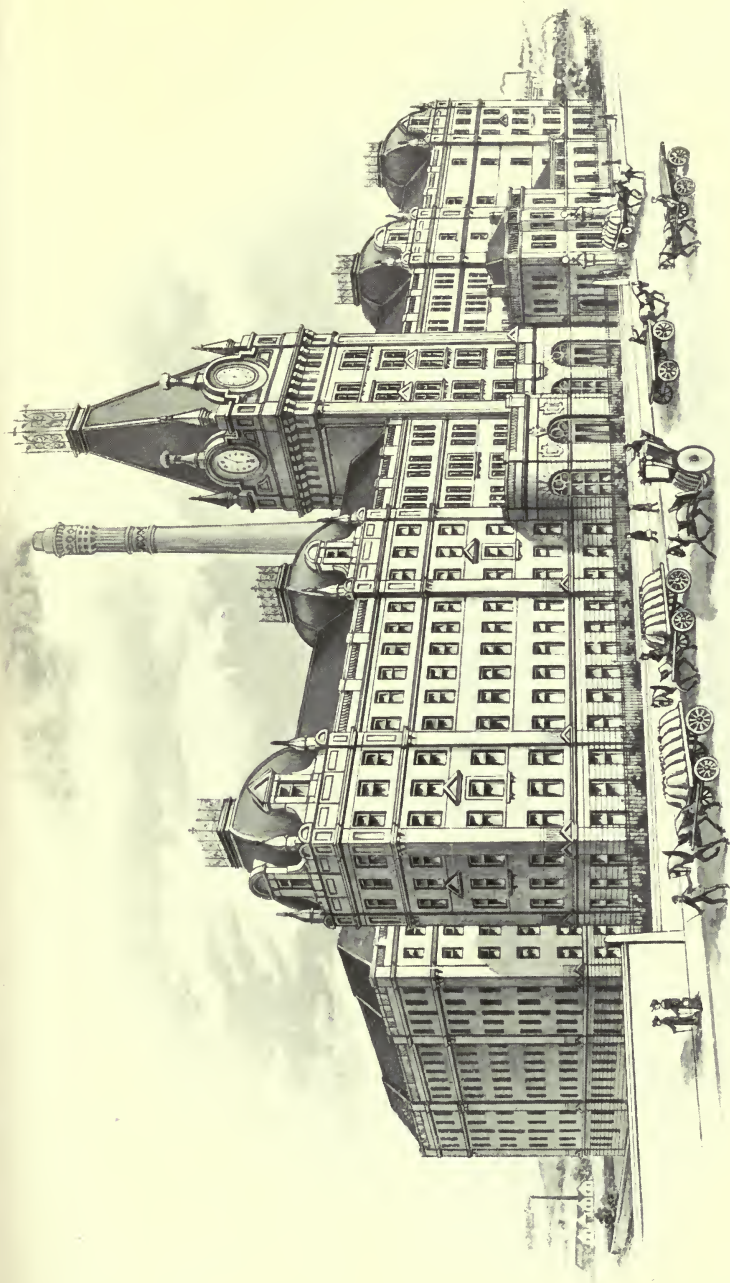


Chemical Department, Shieldhall.

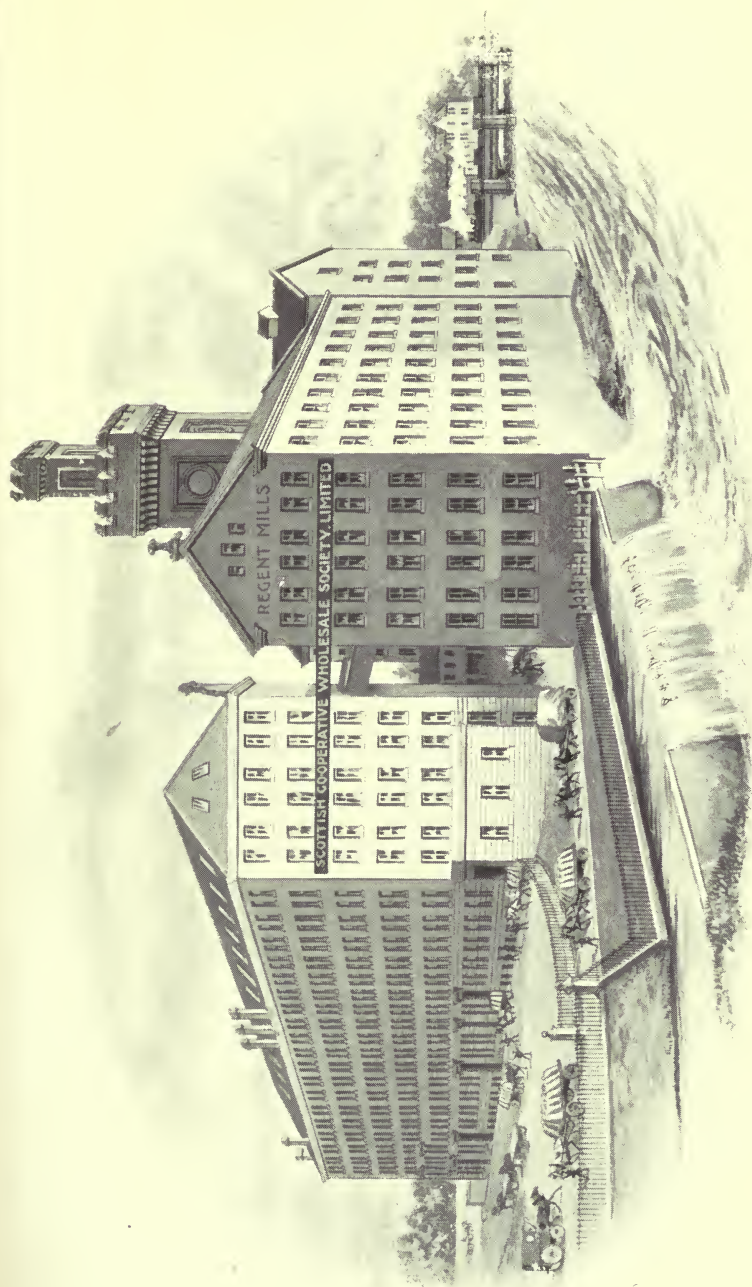


Dining Rooms and Ready-made Clothing Factory, Shieldhall.





Chancelot Roller Flour Mills, Edinburgh.

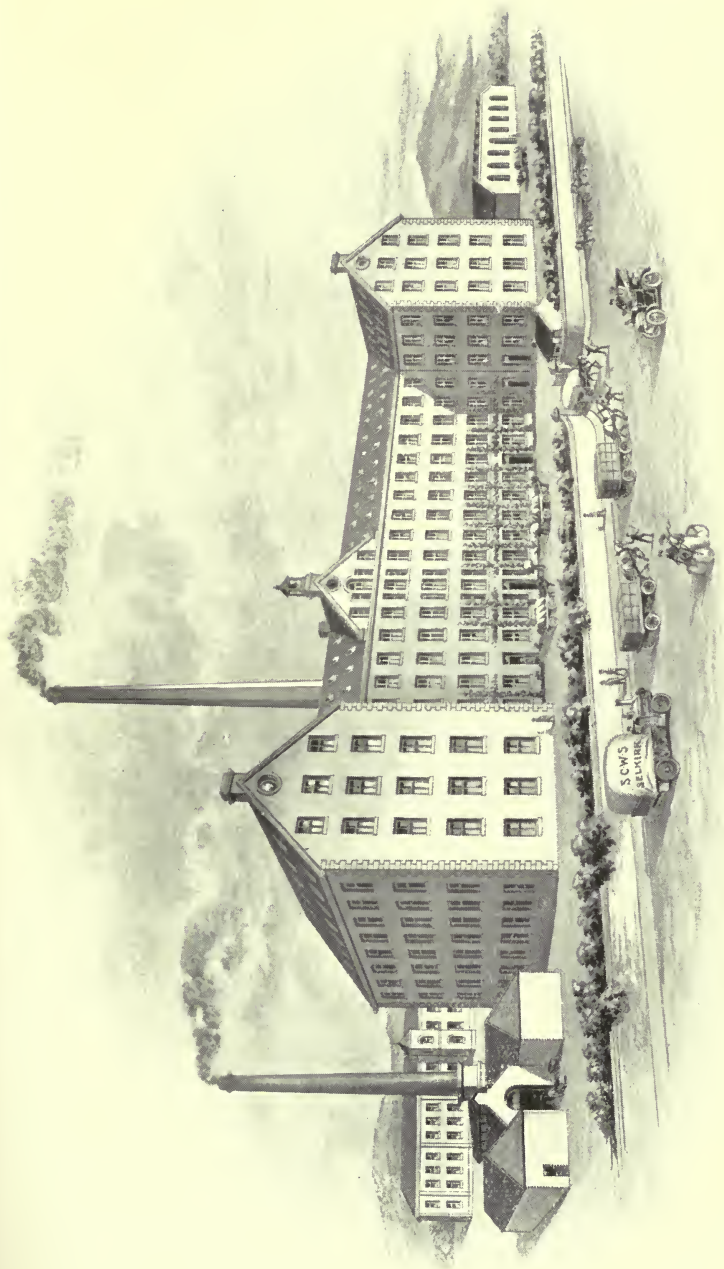


Regent Roller Flour Mills, Glasgow.

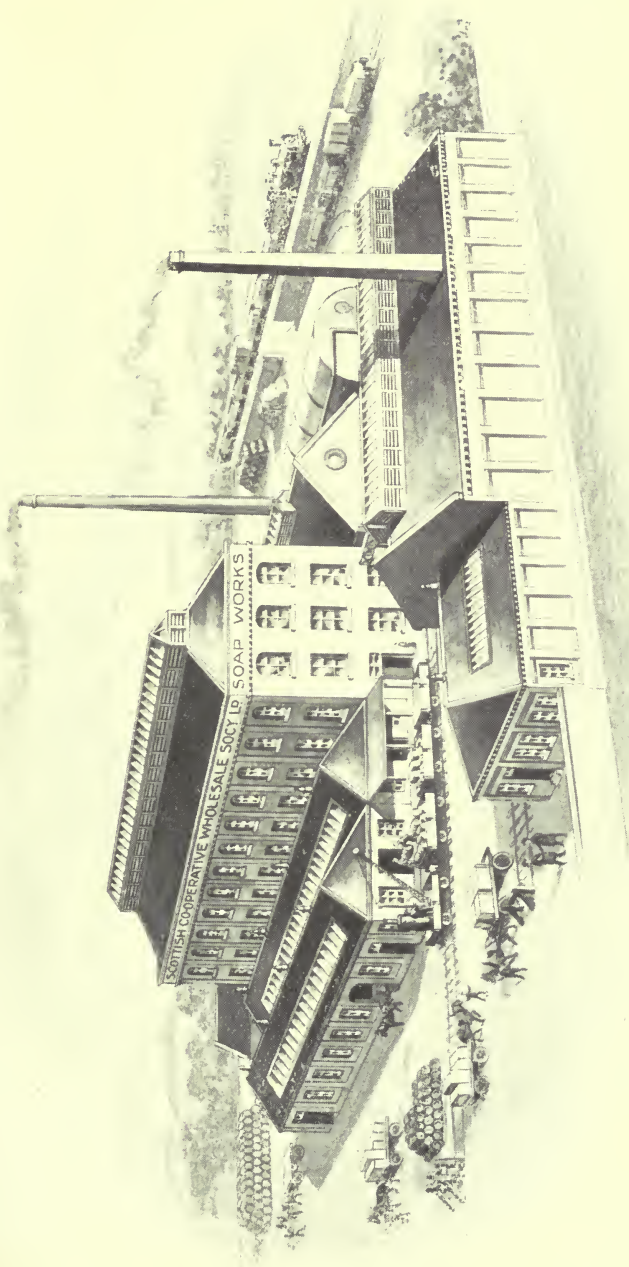




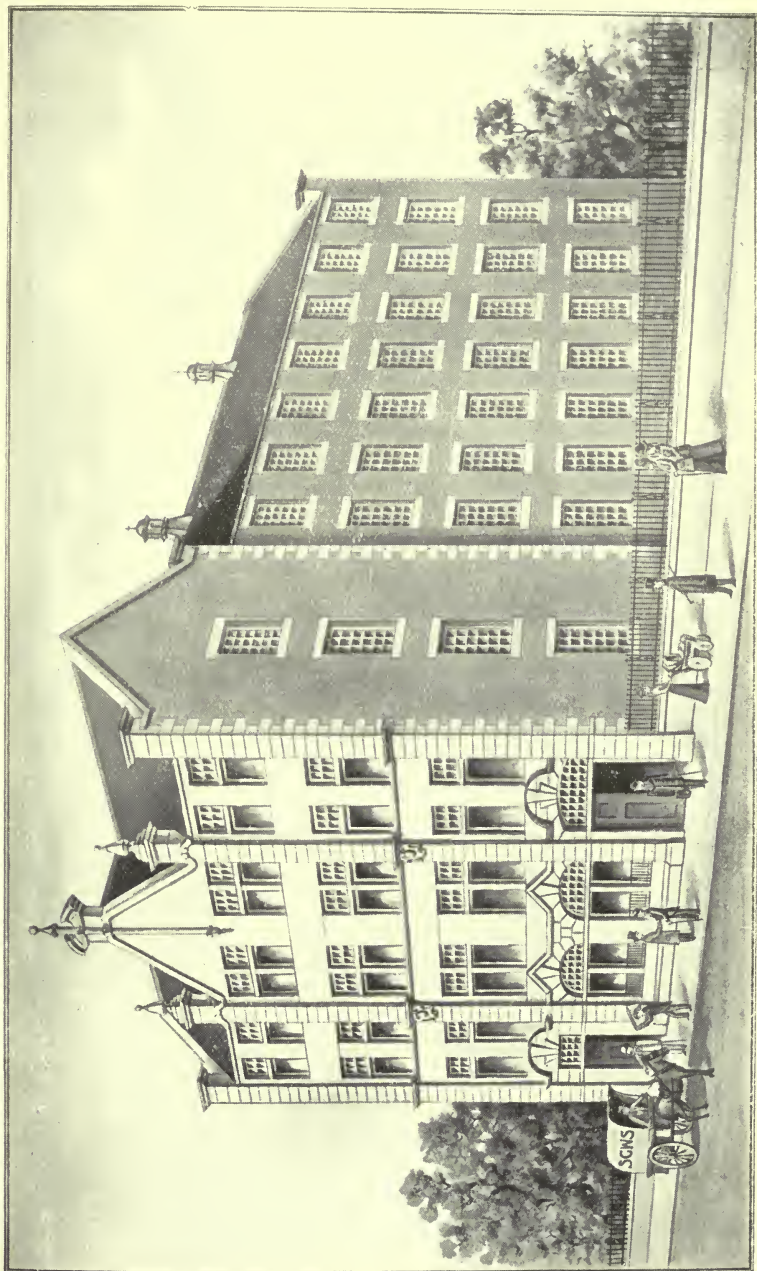
Junction Mills, Leith.



Ettrick Tweed Mills, Selkirk.



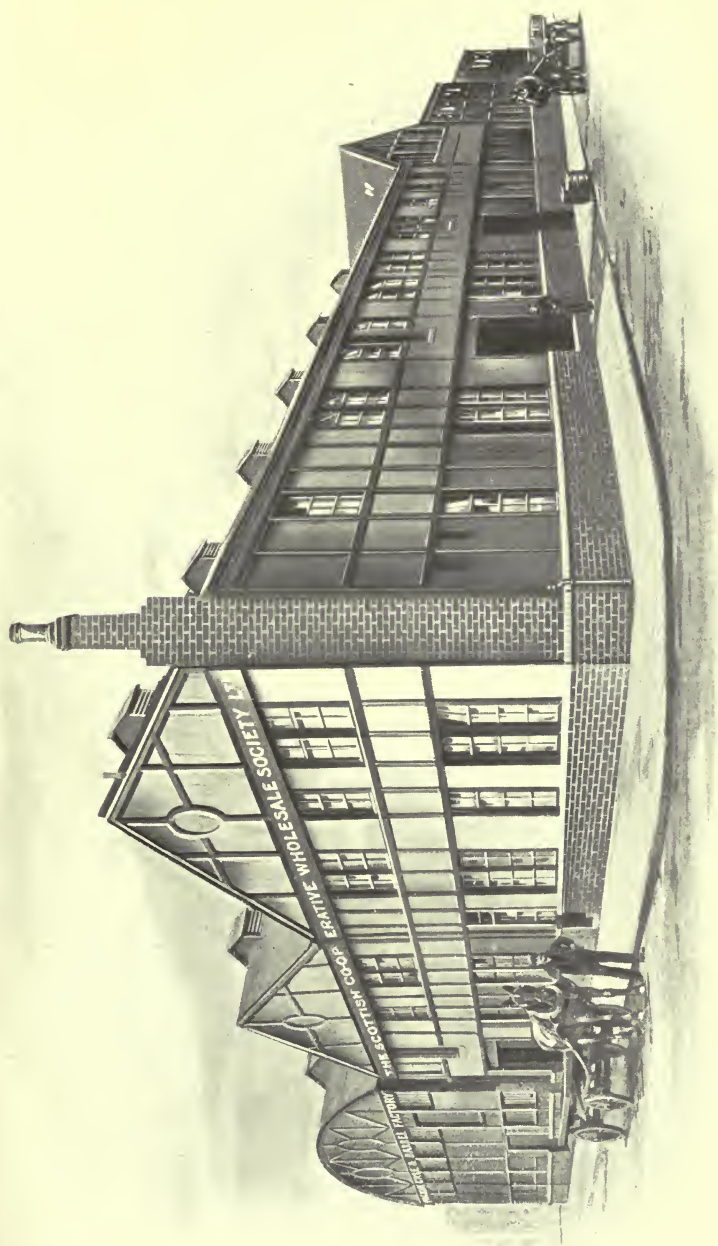
Soap Works, Grangemouth.



Dress Shirt Factory, Leith.



Bladnoch Creamery, Wigtownshire.



Fish-Curing Works, Aberdeen.

[SPECIMEN.]

WEEKLY STATEMENT OF ACCOUNT.

5TH WEEK.
73RD QUARTER.LEDGER FOLIO, 929.
119, PAISLEY ROAD,
GLASGOW, September 3rd, 1887.*The Grahamston and Bainsford Co-operative Society Limited.***Dr. To The Scottish Co-operative Wholesale Society Limited. Cr.**

GOODS.			CASH AND CREDITS.			
Date.	Amount of each Invoice.	Balance last Statement.	Date.	Cash.	Credit.	Totals.
	£ s. d.	£ s. d.		£ s. d.	£ s. d.	£ s. d.
		698 7 2				
Aug. 30..	0 4 3	....	Aug. 30..	....	0 5 0	....
" 30..	18 11 7	....	" 31..	....	1 0 0	....
" 30..	29 0 8	....	" 31..	....	0 12 9	....
" 30..	32 4 0	....	" 31..	....	0 12 10	....
" 30..	0 17 7	....	Sept. 1..	....	0 5 6	....
" 30..	4 10 0	....	" 1..	....	0 1 0	....
" 30..	4 4 0	....	" 1..	....	1 3 6	....
" 30..	3 2 6	....	" 1..	....	2 7 0	....
" 31..	0 6 6	....	" 2..	....	0 12 9	....
" 31..	0 8 3	....	" 2..	....	0 12 9	....
" 31..	0 10 10	....	" 2..	....	0 14 9	....
" 31..	0 8 3	....	" 2..	....	0 10 0	....
" 31..	1 5 0	....	" 3..	....	0 15 6	....
" 31..	0 10 11	....	" 3..	....	10 11 1	....
" 31..	59 16 9	....	" 3..	....	0 15 6	....
" 31..	0 11 3	....	" 3..	....	1 12 0	....
" 31..	7 3 5	....				22 11 11
Sept. 1..	2 10 6	....	" 2..	600 0 0	....	600 0 0
" 1..	4 17 6	....			
" 1..	0 15 2	....			
" 3..	0 6 6	....			
" 3..	0 9 2	....			
" 3..	17 10 0	....			
" 3..	0 18 0	....			
" 3..	3 10 6	....			
" 3..	5 13 8	....			
" 3..	12 11 1	....			
" 3..	4 18 7	....			
" 3..	5 3 6	....			
" 3..	0 12 9	....			
" 3..	0 1 10	....			
" 3..	2 14 9	....			
" 3..	1 8 6	....			
" 3..	27 12 8	....			
		255 10 5				
	To balance	....			By balance	331 5 8
	£	953 17 7			£	953 17 7

If the above Statement differs from your Books, we shall be glad if you will point out the difference at once.

Terms of Membership.

EXCERPT FROM SOCIETY'S RULES.

ADMISSION OF MEMBERS AND APPLICATION FOR SHARES.

The Society shall consist of such Co-operative Societies registered under the Industrial and Provident Societies Act, 1893, or any employé of this Society who is over twenty-one years of age, as have been admitted by the Committee, subject to the approval of a general meeting of the Society; but no society trafficking in intoxicating liquors shall be eligible for membership in the Society, and each admission must be entered in the minute book of the Society. Every application for membership, except in the case of employés, must be sanctioned by a resolution of a general meeting of any society making such application, and the same must be made in the form as on next page, said form to be duly attested by the signature of the president, secretary, and three of the members thereof, and stamped with such society's seal. Every society making application shall state the number of its members, and take up not less than one share for each member, and shall increase the number annually as its members increase, in accordance with its last return to the Registrar; but no member other than a society registered under the Industrial and Provident Societies Act, 1893, shall hold an interest in the funds exceeding £50. It shall be in the option of any society to apply for shares in excess of their individual membership at any time; such applications shall be signed by the president, secretary, and three members of committee, but the granting of such excess shares shall be at the discretion of the Committee of this Society.

Any employé applying for membership must apply for not less than five shares.

CAPITAL: HOW PAID UP.

The capital of the Society shall be raised in shares of twenty shillings each, which shall be transferable only; every member, society, or employé, on admission, shall pay the sum of not less than one shilling on each share taken up, and the unpaid portion of the shares may be paid by dividends, or bonus, and interest; but any member may pay up shares in full or in part at any time.

APPLICATION FORM.

Whereas, by a resolution of the.....Co-operative Society Limited, passed at a general meeting held on the....day of....., it was resolved to take up.....shares (being one share of twenty shillings for each member), said shares being transferable, in the Scottish Co-operative Wholesale Society Limited, and to accept the same on the terms and conditions specified in the Rules. Executed under the seal of the society on the....day of..... Attested by

.....

 } *Three Members.*

BENEFITS DERIVED FROM MEMBERSHIP.

(a) The liability of the member is limited, each member being only responsible for the value of the shares held.

(b) Members receive double the rate of dividend on purchases paid to non-members.

(c) Share capital is paid 5 per cent. per annum.

(d) Members have a share in the management of the Wholesale in proportion to the amount of goods bought, as each society has one vote in right of membership, one for the first £1,000 worth of goods bought, and one other additional vote for every complete £2,000 of purchases thereafter.

These advantages, added to the special benefits secured by the leading position of the Wholesale, will, we trust, induce societies as yet non-members to carefully reconsider the question, and take the necessary steps to secure to their members the full benefits of co-operative distribution.

CORRESPONDENCE.

All letters must be addressed to the Society, and not to individuals. Addressed envelopes are supplied at cost price. Separate slips ought to be used for the different departments—the Accountant's, Grocery and Provision, Drapery, Boot and Shoe, Furniture. The slips can all be enclosed in the one envelope. Attention to this simple rule will greatly facilitate the despatch of goods and ensure promptitude in answering inquiries; it will also aid in the classification of the letters for reference in any case of irregularity or dispute.

Cash Remittance.

Cheques must be made payable to the Society.

LIST OF BRANCHES OF THE UNION BANK OF SCOTLAND LIMITED.

HEAD OFFICES:—GLASGOW, INGRAM STREET; EDINBURGH, GEORGE STREET.
LONDON OFFICE:—62, CORNHILL, E.C.

BRANCHES:

Aberdeen, Fishmarket.	Edinburgh, Newington.	Ladybank.
" George Street.	" N. Merchiston.	Largs.
" Holburn.	" Norton Park.	Larkhall.
" Torry.	" S. Morningside.	Leith.
" West End.	Edzell.	" Leith Walk.
Aberfeldy.	Elgin.	Lerwick.
Aberlour, Strathspey.	Ellon.	Leslie.
Alloa.	Errol.	Lochgelly, Fifeshire.
Alva.	Fochabers.	Lochgilphead.
Ardishaig.	Forfar.	Macduff.
Ardrossan.	Fraserburgh.	Maybole.
Auchterarder.	Galston.	Mearns (sub to Barrhead).
Auchtermuchty.	Gatehouse.	Millport.
Ayr.	Girvan.	Moffat.
Ballater.	Glasgow, Anderston.	Moniaive.
Banchory.	" Bridgeton Cross.	New Aberdour (open on Mon-
Banff.	" Buchanan Street.	days and Fridays—sub to
Barrhead.	" Charing Cross.	Rosehearty).
Barrhill.	" Cowcaddens.	New Pitsligo.
Bathgate.	" Dennistoun.	Paisley.
Beith.	" Eglinton Street.	Paisley, Wellmeadow.
Blair-Atholl (sub to Pitlochry).	" Hillhead.	Partick.
Blairgowrie.	" Hope Street.	" Hyndland.
Bo'ness.	" Kinning Park.	Perth.
Braemar.	" Maryhill.	Peterhead.
Brechin.	" St. Vincent Street.	Pitlochry.
Bridge of Allan.	" Shawlands.	Port-Glasgow.
Buckie, Banffshire.	" Springburn.	Portsoy.
Campbeltown.	" Tradeston.	Renfrew.
Castle-Douglas.	" Trongate.	Rosehearty.
Clydebank.	" Union Street.	St. Margaret's Hope, Orkney.
Coatbridge.	Glencraig (open on Mondays,	Scalloway, Shetland (sub to
Coupar-Angus.	Wednesdays, and Saturdays	Lerwick).
Crief.	—sub to Lochgelly).	Shettleston.
Cullen.	Gourock.	Stewarton.
Dalbeattie.	Govan.	Stirling.
Dalry, Galloway.	Greenock.	Stonehouse.
Darvel (sub to Galston).	Hamilton.	Strachur, Lochfyne (open on
Doune.	Helensburgh.	Thursdays—sub to Inveraray)
Dumbarton.	Huntly.	Stranraer.
Dumfries.	Inveraray.	Strathaven.
Dunblane.	Inverness.	Stromness.
Dundee.	Inverurie.	Tarbert, Lochfyne.
Dunkeld.	Irvine.	Tarland.
Dunning.	Johnstone.	Thornton, Fife (open on Mon-
Dunoon.	Keith.	days and Market Days—sub
Edinburgh, Chambers Street.	Killin.	to Kirkcaldy).
" Golden Acre.	Kilmarnock.	Thornhill.
" Haymarket.	" Riccarton.	Tillicoultry.
" Hunter Square.	Kincardine.	Tollcross (Glasgow).
" Lothian Road.	Kirkcaldy.	Troon.
" Morningside.	Kirkwall.	Turriff.
" Murrayfield.	Kirriemuir.	Wick.

STATEMENT SHOWING THE PROGRESS OF THE SOCIETY FROM ITS COMMENCEMENT IN
SEPTEMBER, 1868, TO DATE—continued.

Period.	Net Profit.	Average Dividend.	RESERVE AND INSURANCE FUNDS.			Depreciation on Buildings and Plant.
			Added.	Withdrawn.	Amount of Funds.	
	£ s. d.	d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
2 Years ended November, 1870.....	3,770 17 0	4	436 5 11	....	436 5 11	250 0 5
5 " " 1875.....	32,798 8 0	4½	2,793 1 2	826 14 3	2,402 12 10	2,315 9 10
5 " " 1880.....	68,403 16 5	4½	7,782 14 0	1,780 16 10	8,404 10 0	4,516 19 2
5 " " 1885.....	144,643 4 0	5½	19,534 8 7	6,684 14 0	21,254 4 7	11,277 8 6
5 " " December, 1890.....	289,518 7 11	6½	42,539 12 10	10,971 7 5	52,882 10 0	27,299 3 10
5 " " 1895.....	495,060 10 1	6½	76,710 8 7	50,661 15 6	78,931 3 1	120,129 16 8
5 " " 1900.....	932,867 11 4	7½	161,687 12 7	27,193 11 6	213,425 4 2	247,801 18 1
5 " " 1905.....	1,230,292 6 7	8	233,427 14 6	39,028 15 8	407,824 3 0	275,805 4 4
1 " " 1906.....	280,434 12 6	8	48,110 1 4	11,231 15 8	444,702 8 8	73,035 14 3
1 " " 1907.....	289,197 16 10	8	47,448 2 11	8,949 10 9	483,201 0 10	62,461 2 4
6 Months " June 27, 1908.....	131,788 10 10	8	24,307 10 10	3,068 9 3	504,440 2 5	25,042 12 1
Totals to June 27, 1908.....	3,898,776 1 6	..	664,837 13 3	160,397 10 10	504,440 2 5	849,755 9 6

GLASGOW GROCERY AND PROVISION DEPARTMENTS.

Period.	NET SALES.										Rate per £ of Sales.	Net Profit.	Rate per £ of Sales.	Stocks.
	Drapery and Boots.		Dundee.		Kilmarnock.		Glasgow.		Total.					
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.
2½ Years ended Nov., 1870..	....	....	....	....	....	....	196,041	1 11	196,041	1 11	2,738	15 2	3·4	d. 46 £ 9,060
5 " " 1875..	....	....	....	....	....	....	1,649,795	7 1	1,649,795	7 1	24,541	1 9	3·6	d. 47 £ 29,400
5 " " 1880..	298,990	6 2	....	....	....	....	2,437,052	12 5	2,781,042	18 7	45,425	19 0	3·9	d. 51 £ 43,190
5 " " 1885..	155,347	8 11	21,507	10 0	12,982	1 4	3,697,796	1 6	3,387,633	1 9	60,284	9 3	3·7	d. 49 £ 28,130
5 " " Dec., 1890..	....	....	....	....	....	....	5,176,664	9 2	5,176,664	9 2	75,677	13 5	3·5	d. 5·6 £ 63,000
5 " " 1895..	....	....	....	....	....	....	7,707,270	3 11	7,707,270	3 11	120,547	16 8	3·7	d. 5·9 £ 80,424
5 " " 1900..	....	....	....	....	....	....	11,609,641	11 0	11,609,641	11 0	164,998	12 4	3·4	d. 7·6 £ 85,303
1 Year " 1901..	....	....	....	....	....	....	2,777,173	15 7	2,777,173	15 7	33,751	15 4	3·3	d. 6·8 £ 109,897
1 " " 1902..	....	....	....	....	....	....	3,010,667	6 2	3,010,667	6 2	42,334	15 11	3·4	d. 6·9 £ 119,609
1 " " 1903..	....	....	....	....	....	....	3,246,044	17 3	3,246,044	17 3	44,715	0 3	3·3	d. 7·0 £ 112,377
*1 " " 1904..	....	....	....	....	....	....	3,524,469	8 11	3,524,469	8 11	46,814	7 6	3·2	d. 6·5 £ 117,665
1 " " 1905..	....	....	....	....	....	....	3,603,576	4 4	3,603,576	4 4	47,454	14 4	3·1	d. 6·8 £ 108,410
1 " " 1906..	....	....	....	....	....	....	3,657,010	12 10	3,657,010	12 10	49,336	13 8	3·2	d. 7·2 £ 105,443
1 " " 1907..	....	....	....	....	....	....	3,876,291	17 2	3,876,291	17 2	52,218	9 2	3·2	d. 6·8 £ 214,579
6 Months " June 27, 1908..	....	....	....	....	....	....	1,959,298	17 4	1,959,298	17 4	27,053	14 10	3·3	d. 7·0 £ 128,310
Totals.....	449,337	15 1	21,507	10 0	12,982	1 4	58,178,794	6 7	58,662,621	13 0	843,493	18 7	3·4	d. 6·4 £ 1,576,471
													

* Fifty-three weeks.

GROCERY DEPARTMENT, LEITH.

Period.	Net Sales.		Expenses.		Rate per £ of Sales.		Net Profit.		Rate per £ of Sales.		Stocks.
	£	s. d.	£	s. d.	d.		£	s. d.	d.		
4 Years ended October, 1880.....	341,617	8 0	4,936	10 2	3-5		8,301	6 1	5-8		£ 8,410
5 " " 1885.....	1,299,895	19 6	18,266	10 5	3-3		34,039	9 9	6-2		29,750
5 " " December, 1890.....	2,717,040	17 4	39,141	1 0	3-4		68,339	15 7	6-0		34,600
5 " " 1895.....	3,646,429	13 4	52,328	11 3	3-4		91,462	2 7	6-0		31,647
5 " " 1900.....	4,650,166	9 11	60,830	0 7	3-1		139,842	11 0	7-2		38,279
1 Year " 1901.....	1,135,456	17 6	14,009	1 10	3-0		38,599	12 8	8-1		44,860
1 " " 1902.....	1,179,865	2 4	14,533	19 1	2-9		37,912	12 1	7-7		36,836
1 " " 1903.....	1,245,357	4 9	14,838	2 0	2-8		39,791	11 5	7-7		50,329
*1 " " 1904.....	1,347,709	18 10	18,197	8 11	3-2		39,792	10 0	7-0		61,184
1 " " 1905.....	1,375,601	15 0	20,662	6 3	3-6		41,271	7 4	7-2		46,954
1 " " 1906.....	1,387,810	4 9	21,033	4 5	3-6		45,329	5 7	7-8		42,014
1 " " 1907.....	1,449,480	16 9	21,962	15 0	3-6		46,707	13 10	7-7		56,839
6 Months " June 27, 1908.....	714,098	10 2	11,482	1 3	3-8		24,185	5 11	8-1		44,105
Totals.....	22,490,530	18 2	312,281	13 2	3-3		655,485	3 10	7-0		....

* Fifty-three weeks.

GROCERY DEPARTMENT, KILMARNOCK.

Period.	Net Sales.		Expenses.		Rate Per £ of Sales.		Net Profit.		Rate Per £ of Sales.		Stocks.
	£	s. d.	£	s. d.	d.	s. d.	£	s. d.	d.	£	
3½ Years ended October, 1885.....	136,835	15 11	2,952	19 11	5·1	3,151	1 3	5·5	2,300		
5 " " December, 1890.....	269,960	11 5	4,309	19 4	3·7	9,037	4 2	8·0	2,400		
5 " " " 1895.....	365,040	0 8	7,180	4 11	4·7	12,962	12 3	8·5	2,030		
5 " " " 1900.....	514,966	15 3	10,467	16 8	4·8	17,185	4 3	8·0	3,848		
1 Year " " 1901.....	121,990	19 0	2,266	19 10	4·4	5,201	13 2	10·2	3,980		
1 " " " 1902.....	139,854	11 0	2,335	9 9	4·1	5,258	13 9	9·0	4,376		
1 " " " 1903.....	145,211	5 9	2,438	3 6	4·0	5,723	13 2	9·6	4,610		
*1 " " " 1904.....	133,168	3 7	2,320	10 4	4·2	4,582	4 6	8·3	2,443		
1 " " " 1905.....	106,750	19 2	2,124	0 11	4·8	1,426	12 3	3·2	5,135		
1 " " " 1906.....	93,640	6 2	2,147	4 9	5·5	1,906	13 7	4·9	3,856		
1 " " " 1907.....	106,596	17 9	2,262	13 1	5·1	5,203	1 4	11·7	3,458		
6 Months " " June 27, 1908.....	49,321	9 10	1,085	18 4	5·2	1,375	18 9	6·6	2,919		
Totals.....	2,183,337	15 6	41,892	1 4	4·6	73,014	11 5	8·0	....	

* Fifty-three weeks.

GROCERY DEPARTMENT, DUNDEE.

Period.	Net Sales.			Expenses.			Rate per £ of Sales.			Net Profit.			Rate per £ of Sales.			Stocks.
	£	s.	d.	£	s.	d.	d.	s.	d.	£	s.	d.	d.	s.	d.	£
3½ Years ended October, 1885.....	150,955	18	1	3,436	7	9	5·4			1,628	4	2	2·5			2,890
5 " " December, 1890.....	320,587	3	5	5,614	14	0	4·2			5,035	2	10	3·7			4,070
5 " " " 1895.....	450,497	14	8	6,239	6	5	3·3			11,080	15	11	5·9			2,260
5 " " " 1900.....	558,835	10	6	6,563	2	1	2·8			15,747	19	6	6·7			1,853
1 Year " " 1901.....	124,171	7	6	1,326	5	9	2·5			4,287	17	4	8·2			3,680
1 " " " 1902.....	125,534	3	6	1,470	2	6	2·8			3,907	6	7	7·5			2,667
1 " " " 1903.....	137,051	9	11	1,381	15	9	2·4			4,185	9	6	7·3			3,617
*1 " " " 1904.....	159,882	11	8	1,597	5	8	2·4			5,156	15	10	7·7			5,525
1 " " " 1905.....	173,149	17	6	1,607	1	10	2·3			5,750	16	7	7·9			3,361
1 " " " 1906.....	171,057	2	11	1,775	8	2	2·5			5,461	7	4	7·7			2,503
1 " " " 1907.....	189,016	13	8	1,731	5	8	2·2			6,603	12	11	8·4			2,826
6 Months " June 27, 1908.....	95,522	7	6	918	2	5	2·3			3,295	1	1	8·2			4,494
Totals.....	2,656,262	0	10	33,660	18	0	3·0			72,140	9	7	6·5			....

* Fifty-three weeks.

DRAPERY DEPARTMENT.

Period.	Net Sales.		Expenses.		Rate per £ of Sales.		Net Profit.		Rate per £ of Sales.		Stocks.
	£	s. d.	£	s. d.	d.	s. d.	£	s. d.	d.	£	
*3½ Years ended October, 1885.....	529,694	8 2	20,815	4 5	9·4	20,314	11 1	9·2		35,990	
5 " " December, 1890.....	1,195,913	8 3	50,393	9 7	10·1	50,920	4 4	10·2		64,000	
5 " " " 1895.....	2,057,557	6 1	97,333	9 6	11·3	79,958	18 8	9·3		103,971	
5 " " " 1900.....	3,351,714	13 11	156,926	2 11	11·2	146,985	18 8	10·5		149,209	
1 Year " " 1901.....	832,021	3 0	41,548	19 8	11·9	35,176	4 11	10·2		133,713	
1 " " " 1902.....	887,836	4 5	45,633	3 1	12·3	38,659	7 8	10·5		165,468	
1 " " " 1903.....	875,405	15 1	49,733	8 1	13·6	24,635	7 0	6·8		173,574	
+1 " " " 1904.....	866,751	18 9	49,797	19 2	13·8	20,184	9 6	5·6		152,611	
1 " " " 1905.....	895,490	2 8	49,803	4 0	13·4	24,321	18 8	6·5		150,550	
1 " " " 1906.....	994,561	4 9	51,082	7 6	12·3	33,156	15 10	8·0		155,260	
1 " " " 1907.....	1,053,726	5 10	53,353	8 8	12·1	37,011	4 11	8·5		161,333	
6 Months " June 27, 1908.....	522,150	5 7	27,912	18 3	12·8	18,293	0 5	8·4		176,211	
Totals.....	14,072,822	16 6	694,333	14 10	11·8	529,618	1 8	9·0		....

* Includes Boots and Furniture to 1884.

+ Fifty-three weeks.

BOOT AND SHOE DEPARTMENT.

Period.	Net Sales.			Expenses.			Rate per £ of Sales.			Net Profit.			Rate per £ of Sales.			Stocks.
	£	s.	d.	£	s.	d.	d.	s.	d.	£	s.	d.	d.	s.	d.	£
1 Year ended October, 1885	55,467	0	1	1,602	18	5	6.9			2,481	18	3	10.7			11,520
5 Years " December, 1890	427,110	9	1	15,177	13	2	8.5			10,991	17	9	6.1			14,360
5 " " 1895	781,264	3	8	31,492	10	8	9.6			23,802	16	7	7.3			34,754
5 " " 1900	1,372,450	4	4	53,697	13	5	9.3			37,903	11	3	6.5			66,107
1 Year " 1901	351,205	14	6	13,399	17	6	9.1			11,241	1	0	7.7			78,935
1 " " 1902	358,534	5	6	15,690	1	9	10.5			8,925	15	4	5.7			95,146
1 " " 1903	388,348	7	11	16,464	11	3	10.2			11,266	6	2	7.0			77,252
*1 " " 1904	384,335	4	6	16,367	7	4	10.2			10,975	9	4	6.9			73,825
1 " " 1905	388,749	0	11	16,936	7	11	10.4			9,483	7	5	5.9			88,035
1 " " 1906	435,020	13	11	17,795	10	4	9.8			13,905	6	8	7.7			92,422
1 " " 1907	470,277	9	5	18,141	0	0	9.3			14,888	6	5	7.6			69,742
6 Months ended June 27, 1908	230,977	7	8	9,115	5	11	9.5			7,478	7	6	7.7			78,412
Totals	5,643,740	1	6	225,910	17	8	9.6			162,744	3	8	6.9			....

* Fifty-three weeks.

FURNITURE AND FURNISHING DEPARTMENT.

Period.		Net Sales.		Expenses.		Rate per £ of Sales.		Net Profit.		Rate per £ of Sales.		Stocks.	
		£	s. d.	£	s. d.	d.		£	s. d.	d.		£	
1 Year ended October,	1885	18,459	11 6	1,285	5 9	16·7		431	3 11	5·6		5,600	
5 Years "	December, 1890	250,296	11 9	15,793	1 2	15·1		11,842	11 11	11·3		13,600	
5 "	" " 1895	494,445	18 0	35,005	5 8	16·9		22,516	2 0	6·1		20,509	
5 "	" " 1900	1,031,234	6 10	80,789	15 0	18·8		39,502	7 11	9·1		43,758	
1 Year "	" " 1901	265,746	9 5	22,155	12 10	20·0		7,900	17 9	7·1		54,152	
1 "	" " 1902	274,689	7 10	24,274	19 6	21·2		4,492	1 2	4·0		53,472	
1 "	" " 1903	272,879	12 11	24,837	3 11	21·9		4,877	15 6	4·3		56,397	
1 "	" " 1904	274,930	11 10	25,240	12 9	22·0		5,836	1 4	5·0		54,490	
1 "	" " 1905	275,875	10 3	25,848	5 10	22·4		3,960	16 11	3·5		51,046	
1 "	" " 1906	287,199	15 1	25,843	1 2	21·7		8,753	12 7	7·3		54,692	
1 "	" " 1907	311,348	3 10	26,868	14 5	20·6		10,737	6 4	8·2		55,601	
6 Months ended June 27, 1908		160,957	11 5	14,285	10 0	21·3		3,893	14 8	5·8		57,055	
Totals		3,918,063	10 8	322,227	8 0	19·7		124,744	12 0	7·6		....

TAILORING FACTORY.

Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*November 4, 1882	427 10 10	427 10 10	319 12 11	74-70	1 11 2	0-23	....
" 3, 1883	2,269 8 1	2,269 8 1	1,632 19 4	71-92	11 9 5	0-48	304
" 1, 1884	2,521 7 10	2,521 7 10	1,653 13 11	65-56	45 9 2	1-78	341
October 31, 1885	3,611 11 9	3,611 11 9	2,179 5 7	60-34	80 4 4	2-21	445
†December 25, 1886	6,252 18 7	6,252 18 7	3,846 10 4	61-51	13 9 8	0-20	485
" 31, 1887	8,079 6 7	7,745 12 10	4,847 7 10	62-58	1175 8 0	0-96	424
" 29, 1888	8,331 15 9	8,639 6 6	5,310 17 11	61-45	509 3 5	5-89	1,083
" 28, 1889	9,250 3 7	9,399 10 8	5,580 3 7	59-36	935 2 1	9-94	1,280
" 27, 1890	13,869 6 9	14,138 2 1	7,832 17 8	55-39	1,345 19 4	9-58	1,564
" 26, 1891	13,117 7 5	12,756 14 6	7,287 13 1	57-12	1,287 5 4	10-08	1,222
" 31, 1892	15,597 19 7	15,817 9 9	8,596 18 3	54-34	1,878 11 4	11-87	1,663
" 30, 1893	15,694 17 5	15,471 11 3	8,922 13 10	57-66	1,846 11 10	11-93	1,120
" 29, 1894	16,161 12 1	16,137 17 10	9,145 18 0	56-67	2,040 7 7	12-64	1,177
" 28, 1895	20,268 12 9	20,753 2 9	10,597 2 7	51-06	3,091 13 0	14-89	1,634
" 26, 1896	22,765 6 9	22,443 19 2	11,383 5 11	50-72	3,620 8 6	16-12	1,459
" 25, 1897	22,374 11 10	25,753 6 9	11,227 18 3	43-59	3,541 4 10	13-74	1,332
" 31, 1898	19,209 18 4	19,383 18 11	10,616 6 0	54-76	2,891 10 7	14-91	1,268
" 30, 1899	22,552 7 11	23,203 17 9	11,797 11 5	50-84	3,922 12 8	16-90	2,499
" 29, 1900	24,513 13 6	23,629 11 3	13,113 11 9	55-49	3,144 18 6	13-30	2,106
" 28, 1901	21,235 9 4	21,461 7 10	12,990 9 3	60-56	1,747 8 3	8-13	2,615
" 27, 1902	23,840 7 4	24,202 11 4	13,513 16 7	55-84	1,884 15 4	7-76	2,954
" 26, 1903	22,435 2 9	21,994 9 6	13,183 10 9	60-14	1,335 10 6	6-11	2,354
" 31, 1904	21,655 18 7	22,184 19 5	13,803 14 8	62-37	1,170 14 4	5-23	2,452
" 30, 1905	21,957 9 2	21,606 6 10	13,727 6 1	63-65	720 13 6	3-19	2,472
" 29, 1906	23,624 16 6	23,735 13 2	14,589 0 3	61-52	1,204 16 10	5-01	2,049
" 28, 1907	24,304 13 7	24,353 19 5	14,706 2 2	60-61	995 13 10	3-96	2,951
" 27, 1908	13,466 9 3	15,056 12 8	8,182 7 2	54-34	471 1 8	3-12	3,534
Totals.....	419,390 3 10	424,952 18 5	240,588 15 1	56-61	39,662 19 0	9-33	....
							|| Loss.
			* Quarter.	† Sixty weeks.	‡ Fifty-three weeks.	§ Half year.	

WOOLLEN SHIRT FACTORY.

Year ended	Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Profit.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.			£	s. d.			£
*November 4, 1882	201	11 0	201	11 0	159	13 10	79.10		21	9 4	10.44		....
" 3, 1883	759	13 1	759	13 1	654	19 9	86.30		21	19 2	2.89		15
" 1, 1884	869	19 7	869	19 7	744	1 9	85.51		1	8 11	0.17		20
October 31, 1885	1,407	7 8	1,407	7 8	885	0 8	62.90		89	5 6	6.32		70
†December 25, 1886	1,892	16 11	1,892	16 11	1,132	12 6	59.83		72	3 4	3.80		48
" 31, 1887	1,631	16 4	1,650	6 0	1,033	10 9	62.60		40	5 5	2.42		92
" 23, 1888	2,368	15 6	2,380	15 0	1,577	7 3	66.26		¶113	5 6	0.54		112
" 28, 1889	2,797	17 8	2,804	8 5	1,728	7 3	61.62		210	9 4	7.48		119
" 27, 1890	2,858	13 1	2,852	14 7	1,781	1 5	62.44		253	16 6	8.90		72
" 26, 1891	3,354	12 11	3,354	12 11	2,046	18 11	61.01		335	4 8	9.98		120
" 31, 1892	3,361	0 1	3,433	1 2	2,213	18 6	64.49		245	5 11	7.13		208
" 30, 1893	3,851	10 0	3,797	16 11	2,467	11 5	64.97		328	15 5	8.63		256
" 29, 1894	4,762	11 0	4,792	4 5	2,872	9 3	59.93		633	14 2	13.21		764
" 28, 1895	7,502	19 3	7,622	1 5	3,947	2 8	51.78		451	17 0	5.93		958
" 26, 1896	9,040	12 5	8,960	12 6	4,651	1 10	51.90		946	5 4	10.55		2,133
" 25, 1897	10,942	4 7	10,899	8 1	5,703	16 5	52.33		652	12 0	6.07		2,239
" 31, 1898	11,436	18 9	11,404	16 1	6,101	17 0	53.50		716	16 3	6.27		2,066
" 30, 1899	13,052	10 11	13,130	5 5	7,070	3 9	53.84		579	4 11	4.41		2,125
" 29, 1900	14,485	14 9	14,756	13 6	8,820	8 0	59.77		131	0 10	0.88		2,230
" 28, 1901	9,668	3 8	9,618	14 1	5,976	15 1	62.61		¶123	5 7	2.63		946
" 27, 1902	7,275	11 0	7,301	10 10	4,496	1 8	61.55		1,039	6 3	14.18		693
" 26, 1903	7,854	0 3	7,825	2 7	4,755	18 4	61.17		1,219	12 9	15.47		226
" 31, 1904	7,785	7 8	7,768	17 4	4,776	19 5	61.57		1,236	14 3	15.72		71
" 30, 1905	8,002	18 1	8,054	7 8	4,894	16 9	60.75		1,316	17 2	16.34		57
" 29, 1906	9,820	4 7	9,776	11 2	5,913	0 2	60.50		1,615	12 5	16.45		60
" 28, 1907	10,165	17 8	10,168	17 6	6,259	6 5	61.55		994	1 7	9.38		147
" 27, 1908	5,160	17 6	5,156	9 5	3,213	3 0	62.31		493	5 5	9.56		63
Totals	162,348	5 2	162,641	15 3	95,908	3 9	58.97		13,360	12 11	8.21		....

* Quarter.

† Sixty weeks.

‡ Fifty-three weeks.

§ Underclothing Department disjoined and established as a separate factory.

|| Half year.

¶ Loss.

ARTISAN CLOTHING FACTORY.

Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
December 26, 1891	2,561 19 4	2,638 13 1	1,855 3 2	70·31	88 18 10	3·37	186
" 31, 1892	2,692 0 10	2,630 4 5	1,850 12 7	70·34	135 14 3	5·13	100
" 30, 1893	2,958 17 8	3,039 7 1	2,002 4 10	65·87	41 17 4	1·38	476
" 29, 1894	3,493 7 4	3,434 18 3	2,109 17 8	61·44	113 13 2	3·29	410
" 28, 1895	3,513 6 5	3,541 2 4	2,523 13 11	71·25	246 10 2	6·94	251
" 26, 1896	3,844 8 9	3,861 14 5	2,668 7 5	69·10	399 9 0	10·33	203
" 25, 1897	4,082 13 9	4,138 6 1	2,954 17 2	71·41	294 17 1	7·10	338
" 31, 1898	4,590 17 5	4,535 14 0	3,152 19 4	69·52	479 17 0	10·58	175
" 30, 1899	5,174 5 1	5,118 2 10	3,511 4 9	68·60	601 14 9	11·93	150
" 29, 1900	6,189 10 7	6,199 1 5	4,282 6 4	69·07	683 0 6	11·01	424
" 28, 1901	5,710 18 11	5,675 2 3	4,316 14 9	75·99	218 2 10	3·90	213
" 27, 1902	6,665 10 3	6,688 10 3	4,841 5 7	72·44	629 6 3	9·39	320
" 26, 1903	6,568 16 0	6,550 16 0	4,921 5 11	75·26	389 16 1	5·80	340
" 31, 1904	5,945 4 7	5,945 4 7	4,881 16 10	82·17	+ 189 3 2	3·24	217
" 30, 1905	7,377 11 1	7,607 13 1	5,866 19 9	77·11	85 11 6	1·11	481
" 29, 1906	8,709 12 11	8,770 10 2	6,461 6 2	73·74	505 17 3	5·68	637
" 28, 1907	9,664 9 3	9,741 17 11	7,099 1 1	72·86	458 19 6	4·71	864
+ June 27, 1908	4,752 9 11	4,727 11 7	3,533 6 2	74·74	193 11 7	4·08	1,173
Totals.....	94,496 0 1	94,839 9 9	68,833 3 5	72·58	5,377 13 11	5·67	..

* Fifty-three weeks.

+ Half year.

† Loss.

MANTLE FACTORY.

Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
December 26, 1891 ..	2,324 11 2	2,358 6 7	1,604 9 10	68·02	....	....	139 0 4	5·89	350
* " 31, 1892 ..	2,717 1 10	2,707 4 1	1,702 4 3	62·87	....	....	10 11 6	0·36	275
" 30, 1893 ..	2,348 10 10	2,354 14 1	1,586 8 6	67·37	....	....	156 1 0	6·62	382
" 29, 1894 ..	2,711 10 10	2,701 10 1	1,436 10 5	55·38	20 14 6	0·74	....	....	178
" 28, 1895 ..	2,953 7 7	2,953 7 7	1,643 2 6	55·64	218 6 0	7·38	....	....	82
" 26, 1896 ..	3,007 9 9	3,009 9 9	1,747 6 5	58·05	155 6 2	5·15	....	....	168
" 25, 1897 ..	3,139 12 2	3,151 7 11	1,990 11 8	63·15	74 13 9	2·35	....	....	148
* " 31, 1898 ..	4,092 19 1	4,100 14 10	2,483 10 1	60·56	338 10 10	8·24	....	....	134
" 30, 1899 ..	4,866 7 5	4,844 15 11	3,089 5 4	63·77	327 9 1	6·75	....	....	175
" 29, 1900 ..	5,039 19 4	5,039 19 4	3,401 6 2	67·48	103 13 10	2·04	....	....	183
" 28, 1901 ..	5,213 12 1	5,232 12 3	3,521 12 6	67·27	88 4 2	1·67	....	....	192
" 27, 1902 ..	5,945 3 8	5,926 3 6	3,462 4 9	58·55	1038 6 7	17·33	....	....	273
* " 26, 1903 ..	5,070 3 4	5,070 3 4	3,153 2 3	62·18	822 15 9	16·35	....	....	285
" 31, 1904 ..	4,360 7 7	4,360 7 7	3,021 13 0	69·46	221 13 6	4·97	....	....	238
" 30, 1905 ..	3,966 14 1	3,966 14 1	2,784 14 8	70·16	199 5 9	5·05	....	....	343
" 29, 1906 ..	4,095 10 1	4,095 10 1	2,861 12 5	69·30	328 2 10	7·83	....	....	376
" 28, 1907 ..	4,636 6 6	4,651 10 9	3,224 0 11	69·88	362 13 4	7·10	....	....	236
+June 27, 1908 ..	1,832 0 0	1,816 15 9	1,356 11 3	74·67	....	....	21 7 10	1·15	197
Totals	68,321 7 4	68,341 7 6	44,130 6 11	64·57	4402 14 0	....	429 18 7	....	..
					429 18 7	....		
					3972 15 5	....		

* Fifty-three weeks.

† Half year.

BOOT FACTORY.

Year ended	Transfers.		Production.		Expenses on Production.		Rate per cent.	Net Profit.		Rate per cent.	Stocks.
	£	s. d.	£	s. d.	£	s. d.		£	s. d.		
October 31, 1885 ..	13,804	12 2	13,804	12 2	4,512	8 10	32·68	193	9 5	1·39	£ 3,435
* December 25, 1886 ..	33,816	6 8	33,816	6 8	10,125	5 11	29·94	1,114	5 0	3·29	4,020
† " 31, 1887 ..	33,837	0 4	33,834	16 10	11,038	11 4	32·62	1,138	3 10	3·36	5,406
" 29, 1888 ..	38,173	13 1	39,367	13 8	13,563	6 6	34·45	1,759	17 0	4·47	11,869
" 28, 1889 ..	49,630	3 6	54,086	1 7	18,922	6 4	34·98	2,551	2 11	4·71	15,890
† " 27, 1890 ..	57,408	2 11	59,125	6 6	21,845	4 3	36·94	3,612	1 9	6·11	17,349
" 26, 1891 ..	71,127	5 1	73,035	11 6	26,026	9 6	35·63	3,632	0 9	4·97	18,292
" 31, 1892 ..	82,752	5 9	85,524	18 1	31,316	1 2	36·61	4,859	17 3	5·68	18,220
" 30, 1893 ..	98,706	6 0	99,017	13 6	37,032	18 5	37·40	7,431	7 5	7·50	20,696
" 29, 1894 ..	102,723	9 4	110,687	13 11	41,000	15 4	37·04	7,431	2 5	6·71	27,177
" 28, 1895 ..	123,444	13 9	132,128	17 5	46,828	13 9	35·44	9,379	19 3	7·09	35,328
" 26, 1896 ..	108,382	13 11	107,364	16 8	41,751	12 2	38·88	6,474	7 2	6·03	34,019
" 25, 1897 ..	157,572	8 3	160,444	2 4	58,592	0 6	36·51	7,804	5 4	4·86	38,889
† " 31, 1898 ..	161,685	4 5	162,799	6 7	61,690	18 2	37·89	7,735	18 1	4·75	41,010
" 30, 1899 ..	190,046	19 11	188,178	19 6	68,403	3 5	36·35	7,874	9 7	4·18	47,836
" 29, 1900 ..	224,432	7 6	230,040	7 11	75,787	1 4	32·94	7,304	11 3	3·17	60,417
" 28, 1901 ..	242,576	19 1	243,720	15 2	78,846	9 2	32·43	10,314	13 7	4·25	50,380
" 27, 1902 ..	242,728	19 4	243,554	2 8	79,038	7 4	32·45	9,255	7 6	3·79	48,886
" 26, 1903 ..	234,239	8 10	229,799	0 0	75,221	7 6	32·80	7,549	13 1	3·27	43,082
† " 31, 1904 ..	238,708	3 8	239,846	1 5	76,831	9 1	32·03	5,184	15 11	2·16	54,052
" 30, 1905 ..	242,562	19 2	237,724	8 9	72,990	6 8	30·70	4,425	11 4	1·87	43,063
" 29, 1906 ..	251,507	18 7	256,832	14 7	72,219	5 4	28·13	4,646	8 0	1·79	55,304
" 28, 1907 ..	263,199	11 9	269,372	8 5	73,228	8 6	27·20	6,920	6 5	2·34	54,396
† June 27, 1908 ..	138,335	4 11	133,651	8 8	38,487	6 6	28·79	4,158	13 10	3·11	49,287
Totals.....	3,403,422	17 2	3,437,728	4 6	1,135,299	17 0	33·02	132,152	8 1	3·84	....

† Half year.

† Fifty-three weeks.

* Sixty weeks.

CABINET WORKS.

Year ended	Transfers.	Production.		Expenses on Production.		Rate per cent.	Net Profit.		Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.		£ s. d.	£ s. d.		
October 31, 1885.....	1,288 9 10	1,288 9 10	725 9 0	56 28	20 10 3	1 55	20 10 3	364		
*December 25, 1886.....	2,231 13 11	2,231 13 11	1,204 11 9	53 96	99 12 3	4 43	99 12 3	425		
† " 31, 1887.....	2,488 16 7	2,557 7 0	1,379 9 1	53 93	67 11 0	2 62	67 11 0	1,069		
" 31, 1888.....	4,089 19 0	4,323 13 4	2,310 2 4	53 43	820 12 1	0 46	820 12 1	2,152		
" 28, 1889.....	7,654 8 1	7,771 19 6	4,022 5 0	51 75	183 18 6	2 35	183 18 6	2,466		
" 27, 1890.....	13,338 15 1	13,428 9 11	7,116 6 6	52 99	899 5 1	6 69	899 5 1	4,975		
" 26, 1891.....	14,679 7 9	15,146 13 9	7,996 15 7	52 79	174 14 0	1 14	174 14 0	6,124		
† " 31, 1892.....	16,518 5 9	17,386 17 1	9,271 17 9	53 32	940 9 0	5 40	940 9 0	6,808		
" 30, 1893.....	16,884 2 5	17,654 2 5	9,975 2 10	56 50	1,111 16 9	6 29	1,111 16 9	8,696		
" 29, 1894.....	18,600 13 11	19,097 15 10	10,937 0 9	57 27	668 2 8	3 49	668 2 8	9,233		
" 28, 1895.....	21,590 4 0	17,903 2 2	11,247 9 3	62 82	1,004 3 2	5 60	1,004 3 2	8,552		
" 26, 1896.....	24,972 10 1	25,798 3 9	13,158 18 8	51 00	1,795 8 2	6 95	1,795 8 2	10,384		
" 25, 1897.....	27,618 0 1	25,915 13 9	15,165 1 7	58 51	1,578 14 7	6 08	1,578 14 7	11,726		
† " 31, 1898.....	33,377 10 3	33,083 13 9	17,387 9 3	52 55	1,474 17 3	4 45	1,474 17 3	12,520		
" 30, 1899.....	37,442 16 6	38,781 15 8	20,348 2 7	52 46	819 11 4	2 11	819 11 4	15,660		
" 29, 1900.....	45,529 6 4	47,103 14 9	25,284 5 4	53 67	1,842 4 10	3 91	1,842 4 10	23,780		
" 28, 1901.....	49,462 18 6	49,322 13 1	25,735 6 9	52 20	2,959 5 4	5 97	2,959 5 4	23,441		
" 27, 1902.....	47,605 16 3	48,024 15 2	24,171 5 7	50 51	2,796 0 2	5 78	2,796 0 2	22,104		
" 26, 1903.....	46,454 10 1	48,053 11 6	24,617 12 10	51 23	2,680 3 5	5 58	2,680 3 5	21,878		
† " 31, 1904.....	43,601 18 3	46,243 17 3	22,695 7 7	49 07	956 6 3	2 07	956 6 3	18,520		
" 30, 1905.....	43,738 7 1	46,837 0 10	22,748 16 5	48 69	1,271 6 3	2 74	1,271 6 3	18,574		
" 29, 1906.....	46,189 19 0	45,844 0 6	22,880 7 2	49 47	1,485 17 0	3 20	1,485 17 0	17,678		
" 28, 1907.....	48,382 10 7	47,873 14 9	23,232 7 8	48 59	1,048 16 5	2 12	1,048 16 5	17,805		
† June 27, 1908.....	24,713 13 4	24,642 6 9	12,599 14 0	51 13	793 2 1	3 21	793 2 1	17,464		
Totals	638,454 12 8	646,315 5 3	336,211 5 3	52 02	26,651 3 8	4 12	26,651 3 8	....	

§ Loss.

† Half year.

† Fifty-three weeks.

* Sixty weeks.

HOSIERY FACTORY.

Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
December 30, 1893	5,511 14 8	5,467 7 9	1,928 1 6	35·26	48 5 6	0·87	1,054
" 29, 1894	5,126 8 2	5,165 3 11	1,891 9 11	36·61	72 5 2	1·39	960
" 28, 1895	6,966 5 4	6,760 6 11	2,191 10 0	32·41	461 7 11	6·82	745
" 26, 1896	7,779 14 10	8,777 13 9	2,678 4 3	30·51	819 12 8	9·33	1,830
" 25, 1897	9,990 18 4	9,548 12 3	3,331 7 0	34·88	491 3 7	5·14	1,526
" 31, 1898	9,903 8 10	10,533 7 5	3,499 6 4	33·22	384 4 7	3·64	2,190
" 30, 1899	11,311 14 11	10,301 2 7	3,810 11 1	36·98	638 11 6	6·19	2,789
" 29, 1900	14,752 19 1	17,237 16 5	5,438 3 9	31·55	402 17 4	2·33	4,048
" 28, 1901	17,058 4 5	17,066 12 5	5,721 3 1	33·56	565 19 4	3·39	4,430
" 27, 1902	20,465 8 9	19,276 10 7	6,473 8 6	33·59	1,167 19 3	5·73	3,428
" 26, 1903	21,468 14 0	22,021 4 9	7,082 10 4	32·16	650 4 1	2·90	3,739
" 31, 1904	21,728 7 6	20,904 11 4	7,383 4 8	35·57	§557 3 2	2·66	2,492
" 30, 1905	21,752 13 7	21,835 10 3	7,078 6 9	32·43	401 1 4	1·81	3,737
" 29, 1906	25,075 3 1	25,286 14 6	7,698 14 3	30·46	812 4 2	3·19	5,871
" 28, 1907	29,913 14 0	29,973 6 4	8,643 14 11	29·05	873 12 2	2·74	5,075
† June 27, 1908	12,167 5 1	15,854 19 6	4,678 0 7	29·50	376 18 10	2·38	8,375
Totals.....	240,972 14 7	246,011 0 8	79,527 16 11	32·32	7,609 4 3	3·09	....

* Fifty-three weeks.

† Half year.

§ Loss.

BRUSH FACTORY.

Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
December 27, 1890...	3,127 3 11	3,805 17 10	1,429 8 0	37.54	266 9 0	6.99	1,302
" 26, 1891...	3,797 19 8	4,094 0 7	1,710 12 7	41.77	257 4 0	6.27	2,758
" 31, 1892...	4,491 12 2	4,430 14 3	1,921 15 8	43.36	196 3 11	4.42	2,991
" 30, 1893...	4,231 1 1	3,942 13 3	1,767 16 7	44.82	190 13 2	4.82	2,971
" 29, 1894...	4,859 11 11	4,771 18 6	1,867 19 2	39.14	354 17 10	7.43	3,277
" 28, 1895...	5,367 13 1	5,199 3 2	1,963 8 11	37.75	670 7 9	12.88	3,847
" 26, 1896...	5,894 19 6	5,895 13 10	2,148 13 2	36.44	332 14 3	5.63	4,067
" 25, 1897...	6,304 17 10	6,760 2 11	2,538 5 11	37.54	539 15 8	7.97	5,056
" 31, 1898...	6,462 15 4	6,128 3 4	2,597 0 5	42.37	103 8 6	1.68	5,227
" 30, 1899...	7,758 5 10	7,978 5 0	2,845 16 3	38.56	1040 7 11	14.09	5,109
" 29, 1900...	7,223 0 0	7,191 18 4	3,111 3 3	43.25	896 5 5	12.45	6,055
" 28, 1901...	7,750 9 7	7,006 15 9	2,922 8 2	41.96	942 3 3	13.24	5,416
" 27, 1902...	7,991 12 2	7,967 10 10	3,159 1 3	39.63	724 10 7	8.99	4,649
" 26, 1903...	7,574 14 6	6,832 4 10	3,061 15 5	44.89	355 2 9	5.08	4,059
" 31, 1904...	7,940 8 3	8,077 6 8	3,150 18 10	39.43	661 7 5	7.95	4,921
" 30, 1905...	7,728 16 9	7,256 13 4	3,027 7 9	41.99	309 16 9	4.07	4,079
" 29, 1906...	7,993 17 0	7,474 11 2	2,986 7 0	40.37	397 8 3	5.22	4,103
" 28, 1907...	8,048 2 6	8,033 13 9	3,246 12 1	40.46	142 4 11	1.76	4,542
" June	4,359 14 10	3,723 5 8	1,629 16 9	43.78	23 18 8	0.64	3,808
Totals	115,906 15 11	115,970 13 0	47,086 7 1	40.60	8,405 0 0	7.24	....

* Fifty-three weeks.

† Half year.

PRINTING WORKS.

Year ended	Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Profit.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.			£	s. d.			£
*December 31, 1887..	649	14 2	653	15 5	347	14 7	53.14		41	19 10	6.43		175
" 29, 1888..	3,114	17 4	3,121	12 6	1,480	17 4	47.42		286	2 5	9.16		228
" 28, 1889..	3,855	7 5	3,985	11 11	2,126	7 7	53.35		262	0 6	6.57		602
" 27, 1890..	7,242	0 4	7,178	12 8	3,297	2 11	45.93		491	18 8	6.84		832
" 26, 1891..	9,018	4 7	9,159	6 11	3,856	17 5	42.10		718	3 8	7.83		1,341
" 31, 1892..	12,643	8 3	12,733	18 4	5,385	6 0	42.29		887	2 4	6.96		2,058
" 30, 1893..	14,973	14 11	14,812	0 11	6,013	19 1	40.59		1,547	16 9	10.44		1,584
" 29, 1894..	15,492	11 6	15,541	11 5	5,959	16 2	38.34		2,158	5 7	13.88		1,688
" 28, 1895..	18,059	0 7	18,256	18 6	7,049	14 9	38.61		2,389	3 4	13.08		2,174
" 26, 1896..	22,087	1 0	22,026	9 7	8,035	13 5	36.48		3,035	15 10	13.77		2,715
" 25, 1897..	24,402	13 10	24,664	1 7	9,460	13 11	38.35		3,391	12 9	13.75		3,573
" 31, 1898..	28,302	0 9	27,985	1 9	10,291	11 8	36.77		4,904	12 11	17.52		2,312
" 30, 1899..	29,123	18 11	29,229	6 3	10,945	7 2	37.44		4,308	6 7	14.73		2,757
" 29, 1900..	31,172	0 0	30,978	11 6	12,059	0 6	38.92		3,699	7 0	11.94		4,607
" 28, 1901..	31,708	18 7	32,477	15 2	12,701	3 9	39.11		2,807	2 5	8.65		4,488
" 27, 1902..	37,061	18 2	37,653	13 1	14,724	8 11	39.10		3,968	6 2	10.54		5,657
" 26, 1903..	41,749	11 7	42,015	18 7	16,734	12 11	39.80		4,198	15 0	9.99		5,681
" 31, 1904..	45,276	1 4	45,338	11 6	18,928	12 2	41.74		3,567	7 3	7.88		5,538
" 30, 1905..	50,454	11 3	49,883	6 11	20,722	11 8	41.65		3,911	1 8	7.71		4,498
" 29, 1906..	51,356	7 9	51,493	15 4	20,823	12 7	40.44		4,671	17 8	9.07		6,173
" 28, 1907..	54,794	5 10	55,370	1 5	21,680	4 11	39.15		4,546	16 2	8.21		6,405
†June 27, 1908..	29,577	1 8	29,929	2 7	11,691	15 3	39.06		3,135	3 6	10.47		7,160
Totals	562,860	9 9	564,489	3 10	224,317	4 8	39.73		58,928	18 0	10.44		....

* Quarter.

† Fifty-three weeks.

‡ Half year.

PRESERVE WORKS.

Year ended	Transfers.			Production.			Expenses on Production.			Rate per cent.	Net Profit.			Rate per cent.	Stocks.
	£	s.	d.	£	s.	d.	£	s.	d.		£	s.	d.		£
* December 27, 1890..	11,200	5	8	12,816	4	7	1,036	0	6	8·08	681	6	4	5·31	3,091
" 26, 1891..	29,367	11	10	36,111	1	4	3,000	12	5	8·30	1,739	8	2	4·81	9,042
† 31, 1892..	42,499	16	3	50,623	5	6	5,051	19	9	9·98	2,806	7	6	5·54	21,380
" 30, 1893..	52,086	10	8	48,726	7	8	6,583	8	10	13·51	2,219	18	2	4·55	20,553
" 29, 1894..	56,762	8	5	61,883	11	4	8,016	17	8	12·95	4,154	10	11	6·71	17,925
" 28, 1895..	56,096	7	0	60,414	16	5	8,100	5	7	13·40	3,838	18	4	6·35	22,205
" 26, 1896..	60,271	3	1	63,045	6	6	8,276	6	8	13·12	4,194	3	5	6·65	22,204
" 25, 1897..	73,490	0	7	70,086	12	0	8,347	9	9	11·90	8,514	13	9	12·14	16,517
† 31, 1898..	71,922	0	0	77,976	10	9	10,027	4	10	12·86	7,758	16	11	9·94	22,655
" 30, 1899..	68,468	18	10	64,933	16	10	9,941	4	6	15·30	5,527	5	10	8·51	20,818
" 29, 1900..	63,298	15	8	62,221	9	0	10,106	5	1	16·24	4,678	7	0	7·51	20,808
" 28, 1901..	62,837	14	7	68,863	15	10	10,752	5	1	16·26	4,097	5	3	6·46	35,196
" 27, 1902..	78,272	15	1	78,914	16	4	11,947	14	11	16·74	6,410	11	4	7·92	26,057
† 26, 1903..	98,297	11	6	96,179	3	4	13,275	1	7	15·27	6,183	4	11	6·05	25,123
" 31, 1904..	78,498	2	1	94,537	1	6	14,629	5	10	16·13	6,522	6	9	7·61	43,889
" 30, 1905..	86,256	19	2	70,916	2	6	13,765	5	0	20·49	2,640	5	9	3·08	27,556
" 29, 1906..	91,942	4	9	92,853	2	4	14,882	4	0	15·94	6,631	10	1	7·03	24,092
" 28, 1907..	84,357	5	8	90,654	13	9	15,482	3	10	17·72	4,970	18	9	5·91	31,114
* June 27, 1908..	46,429	4	2	32,900	3	4	7,973	8	5	24·23	1,389	7	9	4·22	20,715
Totals	1,212,355	15	0	1,234,658	2	10	180,995	4	3	14·66	84,959	6	11	6·88	....

* Half year.

† Fifty-three weeks.

CONFECTIONERY WORKS.

Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*December 26, 1891	3,166 2 9	3,278 7 3	413 0 10	12.59	95 10 10	2.89	439
† " 31, 1892	5,479 13 6	6,065 8 5	1,283 4 2	21.15	+449 10 0	7.40	1,239
" 30, 1893	10,394 12 6	10,976 18 9	2,901 14 4	26.43	+437 9 5	3.98	1,614
" 29, 1894	14,043 14 7	14,798 12 5	3,065 15 11	20.71	718 7 0	4.85	1,495
" 28, 1895	12,329 14 3	12,786 3 1	3,069 19 4	24.01	541 3 8	4.23	1,216
" 26, 1896	14,193 5 5	13,894 19 5	3,054 17 2	21.98	527 13 10	3.79	824
" 25, 1897	14,845 17 5	14,939 1 9	3,192 3 1	21.36	1,345 10 4	9.00	1,192
† " 31, 1898	14,243 19 10	14,196 3 5	3,577 4 6	25.19	367 1 10	2.58	1,060
" 30, 1899	15,825 16 3	15,821 13 9	3,546 17 0	22.41	1,095 10 8	6.92	1,309
" 29, 1900	17,442 16 7	17,822 7 7	3,714 16 11	20.84	919 15 5	5.15	1,607
" 28, 1901	17,864 1 11	17,742 5 0	3,809 16 0	21.48	476 1 5	2.66	1,932
" 27, 1902	17,920 12 8	18,181 16 5	4,014 1 9	22.14	695 18 5	3.93	2,089
" 26, 1903	17,801 16 5	17,807 17 6	3,926 16 5	22.03	846 12 1	4.75	1,695
† " 31, 1904	18,219 2 4	18,092 9 1	4,364 10 7	24.09	1,508 18 10	8.38	2,019
" 30, 1905	16,840 14 5	16,755 10 3	4,364 13 7	26.05	614 2 4	3.73	1,830
" 29, 1906	16,607 13 10	16,393 4 9	4,746 2 2	28.98	565 18 3	3.47	1,506
" 28, 1907	17,492 8 1	17,749 11 0	4,694 2 0	26.43	295 10 8	1.65	1,920
*June 27, 1908	8,450 12 4	8,192 15 4	2,316 10 11	28.27	229 13 2	2.80	1,978
Totals.....	254,162 15 1	255,495 5 2	60,056 6 8	23.50	9,956 9 4	3.89	....
				* Half year. † Fifty-three weeks. ‡ Loss.			

TOBACCO FACTORY.

Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
*December 26, 1891.....	15,510 4 8	21,326 17 2	1,704 19 6	7-99	651 11 11	3-05	8,958
† " 31, 1892.....	59,333 4 2	58,916 9 4	4,766 15 11	8-08	2,438 11 7	4-13	13,461
" 30, 1893.....	67,402 6 4	67,828 12 7	5,215 8 2	7-68	2,643 4 2	3-89	15,680
" 29, 1894.....	74,007 19 5	74,889 12 6	5,294 11 2	7-06	1,599 12 6	2-12	17,381
" 28, 1895.....	96,821 3 4	95,990 0 5	6,170 18 10	6-42	3,710 10 4	3-86	16,498
" 26, 1896.....	115,612 13 5	117,867 2 9	7,096 1 0	6-02	6,559 15 8	5-56	25,478
" 25, 1897.....	124,928 19 10	125,598 6 0	7,863 3 8	6-26	7,441 1 5	5-92	37,912
† " 31, 1898.....	126,376 9 5	126,248 5 6	8,720 14 3	6-90	7,924 17 1	6-27	36,287
" 30, 1899.....	126,483 11 7	127,600 4 9	8,615 11 4	6-74	10,141 7 6	7-94	33,761
" 29, 1900.....	145,271 4 5	144,258 8 4	9,048 11 10	6-27	9,805 6 4	6-79	40,986
" 28, 1901.....	147,767 2 11	150,135 13 10	9,911 5 7	6-60	6,835 14 * 8	4-55	41,335
" 27, 1902.....	154,140 10 1	155,381 15 7	10,052 12 3	6-47	4,129 10 0	2-66	51,090
† " 31, 1903.....	157,920 18 1	160,325 9 8	10,766 8 0	6-71	3,468 17 3	2-16	62,248
" 30, 1904.....	172,319 5 8	168,030 3 1	11,175 3 8	6-64	5,061 16 5	3-00	63,198
" 30, 1905.....	168,284 2 11	170,822 11 11	10,767 19 1	6-30	7,930 2 10	4-66	44,266
" 29, 1906.....	169,043 6 0	166,793 7 8	9,415 7 11	5-64	11,620 1 9	6-96	24,972
" 28, 1907.....	181,375 10 1	181,230 0 3	9,774 16 1	5-39	12,107 16 3	6-69	35,521
*June 27, 1908.....	99,096 6 10	100,488 10 8	5,470 6 11	5-44	5,016 9 0	4-99	51,416
Totals.....	2,202,094 19 2	2,213,731 12 0	141,830 15 2	6-40	109,086 6 8	4-92	....

* Half year.

† Fifty-three weeks.

CHANCELOT FLOUR MILL, EDINBURGH.

Year ended	Sales and Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
*Dec. 29, 1894 ..	23,102 14 7	38,609 14 5	4,592 10 6	11.89	....	..	1,348 17 8	3.49	51,096
" 28, 1895 ..	232,578 8 3	226,242 13 5	21,209 15 10	9.37	....	..	2,000 18 8	0.88	75,399
" 26, 1896 ..	297,675 19 9	305,071 0 2	25,952 17 2	8.50	6,894 16 2	2.26	....	..	50,438
" 25, 1897 ..	413,514 9 7	410,342 14 6	26,967 9 4	6.57	5,705 6 2	1.39	....	..	53,551
† 31, 1898 ..	407,764 5 3	415,185 14 2	27,148 9 5	6.53	5,422 15 11	1.30	....	..	49,385
" 30, 1899 ..	330,707 4 1	329,484 16 0	25,406 17 5	7.71	4,557 19 2	1.38	....	..	62,017
" 29, 1900 ..	344,105 19 6	347,678 1 10	27,282 10 11	7.84	3,079 2 7	0.88	....	..	78,130
" 28, 1901 ..	401,267 5 1	395,450 7 2	28,119 18 0	7.13	6,298 11 4	1.59	....	..	26,127
" 27, 1902 ..	384,263 9 11	419,316 7 2	27,505 6 3	6.61	6,591 4 2	1.61	....	..	27,514
" 26, 1903 ..	394,404 2 0	397,313 2 0	26,473 15 2	6.66	12,987 3 8	3.26	....	..	49,218
† 31, 1904 ..	392,745 14 8	397,291 11 6	27,436 8 9	6.93	29,325 14 0	7.35	....	..	71,170
" 30, 1905 ..	407,668 8 6	410,502 5 6	27,245 6 7	6.64	22,618 9 7	5.49	....	..	64,653
" 29, 1906 ..	374,544 3 5	372,350 9 3	27,102 9 5	7.28	11,863 18 3	3.10	....	..	64,887
" 28, 1907 ..	374,897 2 4	378,283 17 11	25,551 5 1	6.75	11,571 0 6	3.01	....	..	37,612
*June 27, 1908 ..	182,595 18 0	199,078 3 2	13,099 9 9	6.58	731 3 0	0.37	....	..	54,956
Totals	4,961,835 4 11	5,042,200 18 2	361,094 9 7	7.16	127,647 4 6	..	3,349 16 2	..	....
					3,349 16 2	..			
					124,297 8 4	2.47			

* Half year. † Fifty-three weeks.

UNDERCLOTHING FACTORY.

Half Year ended	Transfers.	Production.	Expenses on Production.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.	£ s. d.		£ s. d.		£
December 28th, 1901 ..	3,857 0 2	3,863 3 9	1,900 3 7	49·18	318 13 11	8·23	1,083
June 28th, 1902 ..	4,177 9 4	4,174 13 8	2,061 3 9	49·37	321 9 6	7·69	605
December 27th, 1902 ..	3,951 9 11	3,955 3 1	1,978 9 3	50·01	518 2 1	13·09	544
June 27th, 1903 ..	4,044 0 11	4,029 19 10	2,166 13 2	53·74	429 18 0	10·67	286
December 26th, 1903 ..	3,350 12 8	3,350 12 8	2,232 18 7	68·15	131 13 9	3·91	199
June 25th, 1904 ..	3,933 19 4	3,933 19 4	2,102 4 1	54·32	231 4 11	5·87	460
December 31st, 1904 ..	3,424 18 6	3,424 18 6	1,924 5 3	56·17	216 15 0	6·31	141
July 1st, 1905 ..	3,355 12 10	3,355 12 10	1,891 1 10	56·36	258 12 2	7·69	119
December 30th, 1905 ..	3,303 0 9	3,303 0 9	1,775 5 7	53·74	459 16 4	13·92	425
June 30th, 1906 ..	3,987 9 6	4,010 19 3	2,030 10 0	50·61	552 4 10	13·76	296
December 29th, 1906 ..	3,763 0 0	3,739 10 3	1,937 16 7	51·80	511 18 7	13·69	275
June 29th, 1907 ..	3,955 1 7	3,995 14 2	2,140 13 10	53·56	412 1 8	10·31	385
December 28th, 1907 ..	7,624 10 5	7,623 9 4	4,192 3 4	55·01	690 19 6	8·99	524
June 27th, 1908 ..	4,471 19 2	4,474 8 2	2,363 14 7	52·81	550 1 11	12·29	508
Totals	53,245 3 6	53,244 11 5	28,606 9 7	53·72	5,191 10 6	9·75	....

* Twenty-seven weeks.

FISH CURING WORKS, ABERDEEN.

Year ended	Transfers.	Expenses.	Rate per cent.	Net Profit.	Rate per cent.	Net Loss.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£ s. d.		£
December 30, 1899	3,814 16 0	30 1 3	0·79	....	..	24 9 2	0·63	6
" 29, 1900	22,387 14 5	1,502 16 7	6·70	273 11 10	1·21	....	..	32
" 28, 1901	33,582 0 6	1,926 4 9	5·73	1,103 6 9	3·28	..	..	36
" 27, 1902	44,168 1 7	2,771 14 7	6·27	1,201 17 4	2·71	....	..	66
" 26, 1903	48,312 13 10	2,984 4 3	6·17	1,315 0 10	2·72	....	..	18
" 31, 1904	63,374 19 11	4,029 5 3	6·30	1,431 15 7	2·25	....	..	116
" 30, 1905	60,059 10 6	4,347 7 3	7·23	640 3 8	1·06	....	..	341
" 29, 1906	65,237 1 6	4,611 2 9	7·07	868 16 5	1·33	....	..	226
" 28, 1907	36,323 5 7	2,575 16 3	7·09	953 16 2	2·62	....	..	182
*June 27, 1908	37,323 11 0	2,660 2 1	7·13	848 19 5	2·27	....	..	870
Totals	449,658 10 6	29,845 0 1	6·63	9,354 19 1	..	24 9 2	..	..
				24 9 2	..			
				9,330 9 11	2·09			

* Half Year.

† Fifty-three weeks.

SOAP WORKS, GRANGEMOUTH.

Year ended	Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Profit.		Rate per cent.		Net Loss.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	
*Dec. 25, 1897....	1,078	13 8	2,307	10 11	658	10 1	28	52	....	....	....	..	606	12 9	7,039	26	26
† " 31, 1898....	28,163	1 9	31,981	15 11	7,159	15 4	22	67	....	....	....	..	1,323	7 1	11,517	4	30
" 30, 1899....	37,669	16 11	38,753	16 7	8,524	10 5	22	14	796	13 3	2	54	....	....	18,590	..	..
" 29, 1900....	43,960	2 8	48,126	19 11	9,755	5 0	20	27	....	....	....	..	686	6 11	26,560	1	42
" 28, 1901....	50,819	9 10	54,387	14 5	9,132	7 0	17	0	1,650	10 8	2	82	....	....	21,792	..	..
" 27, 1902....	53,917	5 4	57,047	16 11	9,304	10 3	16	38	2,101	17 9	3	71	....	....	22,202	..	..
" 26, 1903....	48,621	10 2	46,534	3 8	8,875	19 5	19	58	....	....	....	..	4,211	8 0	14,682	10	69
† " 31, 1904....	44,353	14 3	48,500	4 10	9,906	18 8	20	46	....	....	....	..	928	11 10	16,289	10	91
" 30, 1905....	41,980	17 3	45,963	18 10	9,618	0 9	21	56	....	....	....	..	2,945	1 4	18,830	4	40
" 29, 1906....	60,350	0 7	64,667	8 2	10,560	17 6	17	06	2,751	17 8	4	73	....	....	17,240	..	..
" 28, 1907....	39,067	14 6	38,979	7 10	5,483	6 2	14	07	2,204	18 8	5	66	....	....	16,079	..	..
† June 27, 1908....	38,446	16 6	38,300	4 3	5,536	5 4	14	45	3,332	19 4	8	70	....	....	15,253	..	..
Totals	539,128	2 3	593,977	11 6	100,512	18 5	16	92	18,023	19 3	..	..	12,738	12 7	..	..	..
									12,738	12 7	..	..			
									5,285	6 8	0	89					

* Short Period.

† Half Year.

† Fifty-three weeks.

JUNCTION FLOUR AND OATMEAL MILL, LEITH.

Year ended	Sales and Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Profit.		Rate per cent.		Net Loss.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.			£	s. d.			£	s. d.			£
Dec. 25, 1897..	76,693	7 1	84,479	19 3	6,145	6 10	7.23		42	6 11	0.09		....		..		11,746
* " 31, 1898..	153,869	9 2	152,903	19 5	11,597	14 1	7.64		....		..		1,979	0 9	1.29		17,683
" 30, 1899..	137,245	3 6	138,657	5 2	10,829	15 6	7.81		98	12 4	0.07		....		..		13,886
" 29, 1900..	139,289	15 11	140,317	11 1	11,548	8 3	8.23		1,514	8 2	1.08		....		..		17,298
" 28, 1901..	112,183	2 3	112,866	3 7	10,738	12 9	9.54		1,729	1 10	1.54		....		..		17,282
" 27, 1902..	163,489	5 4	162,558	5 7	12,246	0 2	7.53		3,602	7 5	2.21		....		..		10,666
" 26, 1903..	168,844	17 8	167,501	6 2	12,795	14 2	7.64		6,749	17 5	4.03		....		..		17,133
* " 31, 1904..	161,469	15 9	178,966	3 8	12,730	1 5	7.12		8,390	14 6	4.77		....		..		16,027
" 30, 1905..	160,516	17 5	165,769	7 6	12,197	5 7	7.36		5,541	13 6	3.35		....		..		13,524
" 29, 1906..	155,383	18 6	153,321	8 10	11,246	7 5	7.34		2,341	9 7	1.51		....		..		14,379
" 28, 1907..	155,291	15 10	158,994	3 9	12,061	8 11	7.58		680	18 2	0.42		....		..		16,024
† June 27, 1908..	88,864	1 1	89,710	7 0	7,731	13 7	8.62		....		..		410	13 1	0.46		20,258
Totals	1,673,141	9 6	1,706,046	1 0	131,868	8 8	7.73		30,691	9 10	..		2,389	13 10	..		..
									2,389	13 10	..		....		..		..
									28,301	16 0	1.66						

* Fifty-three weeks.

† Half Year.

BLADNOCH AND WHITHORN CREAMERIES.

Year ended	Transfers.	Expenses.	Rate per cent.	Net Profit.	Rate per cent.	Stocks.
	£ s. d.	£ s. d.		£ s. d.		£
December 30, 1899	35,614 12 10	2,214 0 6	6·21	3,079 10 11	8·64	4,248
" 29, 1900	55,442 14 9	4,298 5 7	7·75	6,743 13 5	12·16	5,172
" 28, 1901	65,074 12 1	5,124 1 5	7·87	7,346 7 4	11·28	6,799
" 27, 1902	88,128 4 9	5,956 7 0	7·15	4,014 7 6	4·82	7,817
" 26, 1903	75,930 15 2	6,517 17 10	8·58	4,612 7 7	6·07	6,450
* " 31, 1904	76,047 6 4	7,162 16 5	9·41	4,672 12 2	6·14	5,595
" 30, 1905	67,472 1 10	7,062 11 10	10·46	4,482 11 6	6·64	3,192
" 29, 1906	75,858 17 1	7,051 15 0	9·35	4,511 1 5	5·98	4,111
" 28, 1907	75,032 14 11	7,703 7 2	10·02	1,339 1 7	1·78	7,533
† June 27, 1908	37,711 16 8	4,042 10 0	10·71	2,401 19 2	6·39	7,408
Totals	646,813 16 5	57,133 12 9	8·83	43,203 12 7	6·68	..

* Fifty-three weeks.

† Half Year.

DRESS SHIRT FACTORY, LEITH.

Half Year ended	Transfers.		Production.		Expenses on Production.		Rate per cent.		Net Loss.		Rate per cent.		Stocks.
	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£	s. d.	£
December 26, 1901	151	11 0	948	11 0	1,198	15 4	126·37		1,129	5 9	119·09		2,584
June 28, 1902	4,451	17 11	5,464	0 2	3,978	8 10	72·80		1,672	12 8	30·60		3,270
December 27, 1902	7,089	6 4	9,434	2 2	4,320	19 10	45·80		364	9 3	3·85		6,301
June 27, 1903	8,941	17 10	8,735	10 9	4,568	7 3	52·29		386	0 9	4·42		5,772
December 26, 1903	6,443	10 10	4,776	13 9	4,469	6 11	93·57		1,923	10 4	25·61		7,892
June 25, 1904	11,636	8 10	11,824	10 5	4,599	13 7	38·89		*261	16 5	2·21		6,958
+December 31, 1904	8,711	4 2	10,233	8 8	5,032	7 0	49·17		434	13 3	4·24		8,863
July 1, 1905	14,611	5 0	14,349	7 8	5,438	3 9	37·89		16	19 2	0·11		7,003
December 30, 1905	8,619	8 7	10,656	2 1	5,191	16 8	48·71		813	3 10	7·63		8,259
June 30, 1906	14,453	6 1	12,909	18 8	6,092	7 8	47·19		*429	9 11	3·33		6,494
December 29, 1906	10,222	7 0	13,038	0 1	5,592	7 1	32·89		246	3 8	1·88		8,312
June 29, 1907	14,101	11 11	15,474	10 1	5,792	10 9	37·43		654	6 9	4·22		6,466
December 28, 1907	10,553	0 3	13,503	8 8	6,128	6 8	45·38		165	5 7	1·22		10,076
June 27, 1908	14,197	1 0	17,064	17 9	7,777	6 1	45·57		*691	4 2	4·05		13,135
Totals	134,183	16 9	148,413	1 11	70,180	17 5	47·28		4,415	7 0	2·97		..

* Profit.

† Twenty-seven weeks.

EMPLOYÉS.

NUMBER OF EMPLOYÉS, JUNE 27TH, 1908.

DISTRIBUTIVE DEPARTMENTS.

		Collective Totals.
General Office	Glasgow	223
Grocery	"	179
Stationery	"	15
Potato	"	16
Cattle Buying	"	5
Coal	"	3
Drapery (Mantle and Millinery Workrooms included) ..	"	391
Boot	"	105
Furniture	"	147
Carting and Fodder	"	228
Waste	"	14
Cleaners	"	13
Miscellaneous	"	7
Dining-room.....	"	16
"	Shieldhall	13
		— 1,375
Leith—Warehouse		90
" Carting Department		61
Kilmarnock		29
Dundee		5
Enniskillen and Creameries		94
Edinburgh—Chambers Street		29
Greenock—Sugar Forwarding		1
London—Drapery Office		2
Winnipeg (Canada)—Wheat Buying		2
		— 313

PRODUCTIVE DEPARTMENTS.

Boot Factory, Currying, &c.	Shieldhall	1,097
" " Parkview	Glasgow	233
Clothing Factory (Ready-made)	Shieldhall	391
" " (Bespoke) and Caps	Glasgow	239
Shirt Factory.....	"	167
Underclothing Factory	"	124
Hosiery Factory	Shieldhall	215
Clothing " (Artisan).....	"	197
Mantle Factory	Glasgow	65
Waterproof Factory.....	"	51
Umbrella Factory	"	8
Hat Factory	"	8
		— 2,845
Carried forward		4,533

NUMBER OF EMPLOYÉS, JUNE 27TH, 1908.

PRODUCTIVE DEPARTMENTS—continued.		Collective Totals.
Brought forward		4,533
Saddlers' Shop	Glasgow	12
Cabinet Factory	Shieldhall	313
Brush Factory	"	45
Tinware "	"	82
Engineering Department	"	67
Electrical Department	Glasgow	31
Cartwright Shop	"	35
Horse Shoeing	"	7
Printing Department	Shieldhall	416
Preserve Factory	"	182
Confection "	"	68
Coffee Essence Factory	"	48
Pickle Factory	"	34
Chemical Department	"	138
Tobacco Factory	"	176
Miscellaneous	"	12
Sausage Factory	Glasgow	25
Ham Curing	"	28
" "	Leith	12
Aërated Water Factory	Glasgow	48
" " "	Leith	7
" " "	Stirling	10
" " "	Dunfermline	13
Chancelot Mills	Edinburgh	96
Junction "	Leith	49
Regent "	Glasgow	84
Ettrick "	Selkirk	191
Dress Shirt Factory	Leith	262
Laundry	Barrhead	90
Soap Works	Grangemouth	87
Farm—Carntyne	Glasgow	2
Calderwood Estate	Lanarkshire	66
Creameries—Bladnoch and Whithorn	Wigtownshire	68
Fish Curing	Aberdeen	30
Cartwrights' Shop	Leith	4
Horse Shoeing	"	3
Saddler's Shop	"	2
		— 2,893
BUILDING DEPARTMENT.		
Tradesmen		419
Management		14
		— 433
Total		7,859

BONUS TO LABOUR.

The payment of bonus, since its institution in 1870, has taken three different forms. Till 1884 employés received, on wages earned, double the rate per £ allocated as dividend on members' purchases. This arrangement was then replaced by one which set aside the double claim of the employé, and, recognising a difference between workers in the distributive and productive departments, established a differential rate. The distributive employés received the same rate of bonus as was the rate of dividend on members' purchases, and the rate of bonus to productive workers was determined by the net aggregate profit made in the manufacturing departments only. This arrangement continued till 1892, when the system of bonus payment was again revised. Hitherto the whole bonus allocated had been paid over; but the present system, which allows a uniform rate to both distributive and productive departments, requires that one-half of each worker's bonus be retained and put to his credit, forming a special fund, called the Bonus Fund. This capital bears interest at the rate of 4 per cent. per annum, and is not withdrawable until the expiry of three months after leaving the service of the Society, unless with the consent of the Committee.

EMPLOYEE-SHAREHOLDERS.

Simultaneously with the introduction of the present scheme of bonus, arrangements were made to permit of employés becoming shareholders in the Society. The number of shares held by one individual may range from five to fifty of twenty shillings each, and the paid-up capital bears interest at the rate of 5 per cent. per annum. By the rules of the Society, the shareholding employés are entitled to send one representative to the quarterly meeting, and one additional for every 150 employés who become shareholders. At the present time there are 533 shareholders, which permits of a representation of four at the business meetings of the Society.

BONUS TO LABOUR.

The following statements show the amount of bonus paid each year since 1870, and the total amount thus paid to employes, also the Bonus Fund and the Employé-Shareholders' Fund at June 27th, 1908:—

FIRST BONUS SCHEME.

				Amount.			Average Rate per £.		
				£	s.	d.	s.	d.	
Quarter ending November	19,	1870.....		5	11	0	0	8	
Year	"	"	18, 1871.....	40	10	0	0	10½	
"	"	"	16, 1872.....	52	7	0	0	9½	
"	"	"	15, 1873.....	90	1	8	0	9½	
"	"	"	14, 1874.....	116	9	0	0	8½	
"	"	"	13, 1875.....	109	15	4	0	8	
"	"	"	4, 1876.....	108	13	4	0	8	
"	"	"	3, 1877.....	121	10	0	0	8	
"	"	"	2, 1878.....	147	17	0	0	8	
"	"	"	2, 1879.....	203	3	0	0	9½	
"	"	October	30, 1880.....	322	9	3	1	1	
"	"	November	5, 1881.....	368	3	8	1	0	
"	"	"	4, 1882.....	453	9	1	0	11	
"	"	"	3, 1883.....	542	3	0	0	11½	
"	"	"	1, 1884.....	484	2	6	0	9½	

SECOND BONUS SCHEME.

Year ending			Distributive Amount.			Rate per £.		Productive Amount.			Rate per £.	
			£	s.	d.	s.	d.	£	s.	d.	s.	d.
October	31,	1885	483	13	1	0	6¼	—	....	—	—	—
December	25,	1886	873	0	6	0	6½	—	....	—	—	—
"	31,	1887	603	0	2	0	6¾	315	2	1	0	4
"	29,	1888 .. .	683	12	1	0	6¼	628	11	7	0	7
"	28,	1889	833	16	10	0	6½	1,016	14	10	0	8½
"	27,	1890	1,139	6	10	0	7	1,752	10	6	0	11
"	26,	1891	1,208	9	3	0	6¾	1,802	14	9	0	9
"	31,	1892	1,813	8	3	0	6½	2,320	11	4	0	9

BONUS TO LABOUR.

PRESENT BONUS SCHEME.				Rate per £.	
	£	s.	d.	s.	d.
Year ending December 30, 1893	3,775	15	0	0	6 $\frac{1}{4}$
" " " 29, 1894	3,563	18	9	0	6
" " " 28, 1895	4,634	14	0	0	7 $\frac{1}{2}$
" " " 26, 1896	5,965	17	9	0	7 $\frac{3}{4}$
" " " 25, 1897	7,431	8	8	0	8
" " " 31, 1898	7,017	2	6	0	7
" " " 30, 1899	8,943	12	0	0	8
" " " 29, 1900	9,938	10	8	0	8
" " " 28, 1901	10,502	8	8	0	8
" " " 27, 1902	11,136	0	0	0	8
" " " 26, 1903	11,832	11	9	0	8
" " " 31, 1904	12,476	12	8	0	8
" " " 30, 1905	12,418	15	7	0	8
" " " 29, 1906	12,849	4	8	0	8
" " " 28, 1907	13,407	14	7	0	8
Half Year ending June 27, 1908	7,050	1	4	0	8

Total amount paid as bonus to June 27th, 1908 £161,585 6 0

Amount of Bonus Fund at June 27th, 1908 45,438 6 9

Employé-Shareholders' Fund at June 27th, 1908—533 employés holding
13,741 shares, with £12,006 paid up.



LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS. (Compiled by the Co-operative Union.)

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
1	1869	May 31	London: Society of Arts, John Street, Adelphi.	T. Hughes, M.P.....	A. J. Mundella, M.P.	W. Morrison, M.P.
2	1870	June 6	Manchester: Memorial Hall.....	W. Morrison, M.P.....	Rev. W. N. Molesworth, M.A.	J. T. Hibbert, M.P.
3	1871	April 10	Birmingham: Midland Institute.....	Hon. Aub. Herbert, M.P.	C. Cattell.....	W. Morrison, M.P.
4	1872	" 1	Bolton: Co-operative Hall.....	T. Hughes, M.P.....	E. V. Neale.....	W. Morrison, M.P.
5	1873	" 12	Newcastle-on-Tyne: Mechanics' Institute.	Joseph Cowen, jun. ..	W. Morrison, M.P..	T. Hughes, M.P.
6	1874	" 6	Halifax: Mechanics' Hall.....	Thomas Brassey, M.P.	W. Morrison.....	W. Morrison.
7	1875	Mar. 29	London: Co-operative Institute.....	Professor T. Rogers ..	T. Hughes, Q.C.....	W. Morrison.
8	1876	April 17	Glasgow: Assembly Rooms, 138, Bath Street.	*Professor Caird	G. Anderson, M.P. ..	James Crabtree.
9	1877	" 2	Leicester: Museum Hall	Hon. Auberon Herbert.	Lloyd Jones.....	Abraham Greenwood.
10	1878	" 22	Manchester: Co-operative Hall, Downing Street.	Marquis of Ripon	Bishop of Manchester	Dr. John Watts.
11	1879	" 14	Gloucester: Corn Exchange	Professor Stuart.....	J. T. W. Mitchell ..	James Crabtree.
12	1880	May 17	Newcastle-on-Tyne: Bath Lane School-room.	Bishop of Durham.....	R. S. Watson	H. R. Bailey.
13	1881	June 6	Leeds: Albert Hall	Lord Derby	T. Hughes, Q.C.	James Crabtree.
14	1882	May 29	Oxford: Town Hall	Lord Reay	Councillor Pumphrey	George Hines.
15	1883	May 14	Edinburgh: Oddfellows' Hall	Rt. Hon. W. E. Baxter, M.P.	William Maxwell ..	John Allan.
16	1884	June 2	Derby: Lecture Hall	Sedley Taylor, M.A. ...	A. Scotton	Councillor Hartley.
17	1885	May 25	Oldham: Co-operative Hall, King St.	Lloyd Jones	F. Hardern	Lewis Feber.
18	1886	June 14	Plymouth: Guildhall	Earl of Morley	A. H. D. Acland, M.P.	J. H. Young.

LIST OF CO-OPERATIVE CONGRESSES AND PRESIDENTS—*continued.*

No.	Year.	Date of Opening.	Where Held.	President of First Day.	President of Second Day.	President of Third Day.
19	1887	May 30	Carlisle: Her Majesty's Theatre	G. J. Holyoake	Sir W. Lawson, M.P.	Councillor Rule.
20	1888	" 21	Dewsbury: Co-operative Hall	E. V. Neale	Marquis of Ripon	John Cave, jun.
21	1889	June 10	Ipswich: Public Hall	Professor A. Marshall	B. Jones	George Hines.
22	1890	May 26	Glasgow: City Hall	Earl of Rosebery	William Maxwell	James Deans.
23	1891	" 18	Lincolum: Drill Hall	A. H. D. Acland, M.P.	D. McInnes	J. Hepworth.
24	1892	June 6	Rochdale: Baillie Street Chapel	J. T. W. Mitchell, J.P.	A. Greenwood	Councillor Cheetham.
25	1893	May 22	Bristol: Hall of the Y.M.C.A.	Councillor G. Hawkins.	J. Clay, J.P.	W. H. Brown, C.C.
26	1894	" 14	Sunderland: Victoria Hall	T. Tweddell, J.P., F.R.G.S.	J. McKendrick	W. Crooks.
27	1895	June 3	Huddersfield: Town Hall	Geo. Thomson	T. Bland, J.P.	Jas. Broadbent.
28	1896	May 25	Woolwich: Tabernacle, Beresford St.	† B. Jones	B. Jones	B. Jones.
29	1897	June 7	Perth: City Hall	Wm. Maxwell, J.P.	Wm. Maxwell, J.P.	Wm. Maxwell, J.P.
30	1898	May 30	Peterborough: Theatre Royal, Broadway.	† D. McInnes	D. McInnes	D. McInnes.
31	1899	22	Liverpool: St. George's Hall	F. Hardern, J.P.	F. Hardern, J.P.	F. Hardern, J.P.
32	1900	June 4	Cardiff: Park Hall	W. H. Brown	W. H. Brown	W. H. Brown.
33	1901	May 27	Middlesbrough: Town Hall	J. Warwick	J. Warwick	J. Warwick.
34	1902	" 19	Exeter: Theatre Royal	G. Hawkins	G. Hawkins	G. Hawkins.
35	1903	June 1	Doncaster: Corn Exchange	J. Shillito	J. Shillito	J. Shillito.
36	1904	May 23	Stratford: Town Hall	§ A. Golightly	A. Golightly	A. Golightly.
37	1905	June 12	Paisley: G. A. Clark Town Hall	|| W. Maxwell	W. Maxwell	W. Maxwell.
38	1906	" 4	Birmingham: Central Hall	J. C. Gray	J. C. Gray	J. C. Gray.
39	1907	May 20	Preston: Public Hall	W. Lander	W. Lander	W. Lander.
40	1908	June 8	Newport: Central Hall	T. W. Allen	T. W. Allen	T. W. Allen.

* Inaugural Address delivered by Prof. Hodgson. † Inaugural Address delivered by Earl of Winchilsea. ‡ Inaugural Address delivered by Bishop of London.
§ Inaugural Address delivered by E. O. Greening. || Inaugural Address delivered by Dr. Müller, Basle.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869,
TOGETHER WITH NAMES OF WRITERS.

(Compiled by the Co-operative Union.)

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
1	1869	London.....	Trade Unions and Co-operation	John Frearson.
2	"	"	The North of England Co-operative Wholesale Society	W. Nuttall.
3	"	"	Co-operation : How to Secure Safe Progress Therein.....	Dr. John Watts.
4	"	"	Associated Homes	Col. Henry Clinton.
5	"	"	Higher Aims of Co-operation and How to Realise Them.....	Dr. Travis.
6	"	"	Organisation and Co-operation	— Bray.
7	"	"	The Principles of Co-operation as Applied to Credit.....	R. B. D. Morier.
8	"	"	The Best Means of Making Co-operative Societies Mutually Helpful	Rev. W. N. Molesworth.
9	"	"	Self-supporting Educational Establishments	Ion Perdicaris.
10	"	"	Co-operative Libraries and the Principles on which they should be Formed and Managed.	W. E. A. Axon, F.R.S.L.
11	"	"	Industrial Partnerships	A. Briggs.
12	"	"	Co-operative Organisation and Propaganda.....	W. Pare, F.S.S.
13	"	"	National Co-operative Organisation	J. Borrowman.
14	"	"	Land, Labour, and Capital	E. T. Craig.
15	"	"	A London Co-operative Board	G. J. Holyoake.
16	"	"	The Claims of Co-operative Societies to the Use of Public Land for Agricultural and Building Purposes.	T. Hare.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
37	1871	Birmingham	London Co-operative Agency	R. Stephens.
38	1872	Bolton	Mutual Guarantee	E. O. Greening.
39	"	"	The Check System	J. Borrowman.
40	"	"	A Plea for Checking the Cash taken by Salesmen	J. Watt.
41	"	"	Co-operative Check System	W. Nuttall.
42	"	"	Productive Co-operation	J. Borrowman.
43	"	"	Production of Flour by the Wholesale Society	— McPherson.
44	"	"	How to Dispose of the Surplus Capital of Co-operative Societies	F. Smith.
45	"	"	Co-operative Agriculture	R. Stapleton.
46	"	"	How the Rapidly Accumulating Capital of Co-operators may be Best Employed.	E. T. Craig.
47	"	"	Federative Trading	Lloyd Jones.
48	"	"	The Extension of Wholesale Co-operative Societies	J. Borrowman.
49	1873	Newcastle-on-Tyne	The Most Efficient and Practical Plan of Arranging the Powers and Duties of the Central Board.	E. V. Neale.
50	"	"	Principles and Methods of Voting	J. T. McInnes.
51	"	"	The Best Means of Promoting Co-operative Production	J. Borrowman.
52	"	"	" " "	G. J. Holyoake.
53	"	"	Some Hints on the Problem of Co-operative Production	J. M. Ludlow.
54	"	"	The Co-operative News	T. Hayes.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued*.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
55	1873	Newcastle-on-Tyne	The Journalism of the Movement.....	G. J. Holyoake.
56	"	"	How to Increase Co-operation	P. H. Holland.
57	"	"	The Highest Form of Co-operation	Dr. Henry Travis.
58	1874	Halifax.....	Mode of Appointing the Central Board	E. V. Neale.
59	"	"	The Leakage Question	— Whiteley.
60	"	"	The Progress and Consolidation of Co-operation	Lloyd Jones.
61	"	"	The Future of Labour in Co-operation	E. O. Greening.
62	"	"	Co-operative Production	J. Borrowman.
63	"	"	A Plea for a Truly Co-operative Press	E. O. Greening.
64	"	"	The Best Form of the Co-operative Organ	J. T. McInnes.
65	"	"	Co-operative Propaganda.....	G. J. Holyoake.
66	"	"	Higher Education on Co-operative Principles.....	— Cunningham.
67	"	"	Equitable Distribution of Profits	J. Holmes.
68	"	"	Trade Unions in Relation to Co-operation	Lloyd Jones.
69	1875	London.....	The Schulze-Deitzsch System of Banking	W. Morrison.
70	"	"	Co-operation v. Individualism.....	R. Kyle.
71	"	"	Co-operative Production	E. O. Greening.
72	"	"	The Management of Productive Societies	F. Smith.
73	"	"	The Management and Best Form of Constitution to be given to Productive Societies, &c.	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued.*

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
74	1875	London.....	The Present State of the Co-operative Movement and the Future before it	Bailey Walker.
75	"	"	Proposal of a National Industrial Orphanage.....	Dr. Rutherford.
76	"	"	Proposal for the Establishment of International Co-operation	G. J. Holyoake.
77	"	"	International Co-operation.....	Dr. Worrall.
78	"	"	Trade Societies' Funds and Co-operative Production	Lloyd Jones.
79	1876	Glasgow	The Policy of Paying High Dividends.....	E. V. Neale.
80	"	"	Organisation for Propaganda	J. Smith.
81	"	"	Co-operation and Trades Unionism	H. R. Slatter.
82	"	"	Hindrances to Productive Co-operation	R. Kyle.
83	"	"	How to Diminish the Risks and Increase the Benefits of Productive Co-operation.	W. Campbell.
84	"	"	Associated Healthy Dwellings; or, a New Plan of Practical Propaganda..	E. T. Craig.
85	1877	Leicester	Banking.....	T. Hughes.
86	"	"	A Special Means of Safe and Profitable Investment	W. Campbell.
87	"	"	The Accumulation of Capital	E. T. Craig.
88	"	"	How should Labour be Paid in Co-operation?	Lloyd Jones.
89	"	"	The Relation of Capital and Labour when engaged in Co-operative Production.	F. Smith.
90	"	"	Labour in Co-operative Workshops	J. Smith.
91	"	"	What Trade Unionists Might Do for the Worker through Co-operation ..	E. V. Neale.
92	"	"	Trade Unions and Co-operation	H. R. Slatter.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
93	1877	Leicester	Store Management	Lloyd Jones.
94	"	"	The Proper Position of Labour in the Co-operative Movement	R. Kyle.
95	"	"	The Place of the Labourer in Co-operation	J. Greenwood.
96	"	"	The Failures of Industrial Partnerships	E. O. Greening.
97	"	"	Diffusion of the <i>Co-operative News</i>	G. J. Holyoake.
98	"	"	Re-establishment of Labour Exchanges	"
99	"	"	Educational Funds	G. Hines.
100	"	"	The Necessity of Co-operative Education, &c.	J. Holmes.
101	1878	Manchester	Working Men's Clubs	Hodgson Pratt.
102	"	"	Co-operative Friendly Society	J. Odgers.
103	"	"	Co-operation and Culture	J. H. Jones.
104	"	"	The Development, Promotion, and Benefits of Education	R. Kyle.
105	"	"	Voluntary Propagandist Efforts	E. V. Neale.
106	1879	Gloucester	The Co-operative Union: Its Work, Duties, and Machinery	J. Borrowman.
107	"	"	"	R. Kyle.
108	"	"	"	E. V. Neale.
109	"	"	Co-operative Production	J. Odgers.
110	"	"	Spread of Co-operation in Agricultural Villages, &c.	G. Hines.
111	"	"	"	W. H. Hall.
112	"	"	The Attitude of the Co-operative Movement to Private Trade	E. V. Neale.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued*.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
113	1879	Gloucester	A Co-operative Review, &c.	E. T. Craig.
114	"	"	"	R. Newton.
115	"	"	A Co-operative Orphanage	Dr. Rutherford.
116	1880	Newcastle-on-Tyne	The Co-operative Union	R. Kyle.
117	"	"	Productive Co-operation	W. Swallow.
118	"	"	Wholesale Co-operation	Lloyd Jones.
119	"	"	Store Management	G. Scott.
120	"	"	Co-operative Cottage Building and the Land Question	T. Thirlaway.
121	"	"	Co-operation and the Perils of Credit	G. Hines.
122	"	"	The Land	E. V. Neale.
123	"	"	Education in Connection with Co-operation	J. Holmes.
124	1881	Leeds	Surplus Funds	J. Smith.
125	"	"	"	J. Crabtree.
126	"	"	The Land Question in Connection with Co-operation	Lloyd Jones.
127	"	"	Co-operative Production	J. Hepworth.
128	"	"	The Fundamental Principles of Co-operation	A. Greenwood.
129	"	"	Manual of Auditing	R. J. Milburne.
130	"	"	Organisation and Education	J. Holmes.
131	"	"	The Constitution of the Central Board	H. R. Bailey.
132	1882	Oxford	The Banking Question	J. Crabtree.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
133	1882	Oxford	The Banking Question	T. Hughes, Q.C.
134	"	"	Co-operation and Agriculture	Rev. G. W. Kitchen.
135	"	"	The Education of Co-operators	Arnold Toynbee.
136	"	"	"	B. Jones.
137	"	"	The Revenue of the Central Board	John Allan.
138	"	"	"	G. J. Holyoake.
139	1883	Edinburgh	The Present Position and Future Development of Co-operation	A. H. D. Acland.
140	"	"	"	J. Lochhead.
141	"	"	The Banking Question	E. V. Neale.
142	"	"	Utilisation of Surplus Capital	Lloyd Jones.
143	"	"	"	J. Lord.
144	"	"	The Best Means of Propagating Co-operation in Large Towns	J. Mc.Nair.
145	"	"	"	W. Nuttall.
146	1884	Derby	The Nationalisation of the Land	G. Purcell.
147	"	"	Co-operative Farming	D. Johnson.
148	"	"	Surplus Capital	W. T. Nutter.
149	"	"	"	J. Hepworth.
150	"	"	The Economic Aspect of Co-operation	E. V. Neale.
151	1885	Oldham	The Limited Liability Movement in Oldham	F. Hardern.
152	"	"	Difficulties of Productive Co-operation	T. W. Fenton.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
153	1885	Oldham	The Rise and Progress of Co-operation in Oldham	L. Feber.
154	"	"	Education in Connection with Co-operation	W. Crooks.
155	"	"	The Future of the Working Classes	E. O. Greening.
156	1886	Plymouth	Co-operative Education	Miss Sharp.
157	"	"	"	J. H. Jones.
158	"	"	Co-operative Production	J. C. Gray.
159	"	"	"	W. Swallow.
160	"	"	The Common Sense of Co-operation	E. V. Neale.
161	1887	Carlisle	Co-operative Agriculture	D. McInnes.
162	"	"	"	W. G. Loveday.
163	"	"	Co-operative and Competitive Trade and Dividends	D. Thomson.
164	"	"	"	T. Ritchie.
165	1888	Dewsbury	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	G. E. Quirk.
166	"	"	What should be the True Relations between a Wholesale Distributive Society and the Productive Societies whose work it may sell?	C. Shuffelebotham.
167	"	"	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	C. Shuffelebotham.
168	"	"	Ought Productive Works to be carried on as Departments of Wholesale Societies; if so, under what conditions?	E. Copland.
169	1889	Ipswich	The Credit System	W. Swallow.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—*continued*.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
170	1889	Ipswich	Co-operation and International Commerce	Vaughan Nash.
171	1890	Glasgow	The Relations between Co-operation and Socialistic Aspirations	Miss M. L. Davies.
172	"	"	Cash and Check Systems	J. Thirlaway.
173	"	"	Co-operation in Ireland	Hon. H. C. Plunkett.
174	"	"	Labour, Capital, and Consumption	E. S. Bycraft.
175	1891	Lincoln	The Best Method of bringing Co-operation within the Reach of the Poorest of the Population.	Sydney Webb.
176	"	"	How Best to Consolidate and Improve the Position of Productive Societies.	W. G. Harrison.
177	"	"	The Best Means of bringing Co-operation and Trades Unions into closer union.	J. Arnold.
178	"	"	How Best to Utilise the Increasing Surplus Capital of the Movement....	A. Maskery.
179	1892	Rochdale	The Best Method of Consolidating and Federating Existing Productive Effort.	J. Deans.
180	"	"	The Duties of Co-operators in Regard to the Hours and Conditions of Labour.	Tom Mann.
181	"	"	How Best to Do Away with the Sweating System	Miss Beatrice Potter.
182	1893	Bristol	The Relation of Employés to the Co-operative Movement	W. Maxwell.
183	"	"	Overlapping, its Varieties and Dangers	C. J. Beckett.
184	"	"	The Position Co-operators ought to take with regard to the Social and Industrial Problems of the Present Day.	R. H. Tutt.
185	1894	Sunderland	Store Management	W. Openshaw.

LIST OF PAPERS READ AT CO-OPERATIVE CONGRESSES SINCE 1869—continued.

No.	Year.	Place of Congress Meeting.	Title of Paper.	Name of Writer.
186	1894	Sunderland	Co-operative Agriculture	W. Campbell.
187	1895	Huddersfield	Co-operation as Applied to the Agricultural Population and to Agriculture.	D. McInnes.
188	1896	Woolwich	The Relation of the Co-operative Movement to National and International Commerce.	A. Williams.
189	"	"	Are Modifications in the Rochdale System of Co-operation necessary to Meet the Needs of Great Centres of Population?	G. Hawkins.
190	1897	Perth	The Rights and Privileges of Citizens, with special reference to the Scottish Traders' Agitation against the Co-operative Movement.	W. E. Snell.
191	"	"	Superannuation of Co-operative Employés	R. J. Wilson.
192	1898	Peterborough	Co-operative Credit Banking	H. W. Wolff.
193	"	"	Co-operation in Agriculture	J. C. Gray.
194	1899	Liverpool	How to Make Co-operation succeed in Large Centres of Population	E. O. Greening.
195	1904	Stratford	Reserve Funds and Depreciation	Thos. Wood.
196	"	"	Utilisation of Educational Funds	W. R. Rae.
197	1905	Paisley	Is Co-operation Capable of Solving the Industrial Problem?	G. Bisset.
198	"	"	Land Monopoly, or Land Values Taxation	J. M. Knight.
199	"	"	Direct Representation in Parliament	Thos. Tweddell.
200	1906	Birmingham	Overlapping: its Evils and Remedies	Jas. Johnston.
201	"	"	Co-operation in its Relation to Industrial Developments at Home and Abroad	H. W. Wolff.
202	1907	Preston	Co-operation in Housing and Town Buildings	A. Williams.
203	"	"	Position of Employés in the Co-operative Movement	R. J. Wilson.
204	1908	Newport	The Small Holdings and Allotments Act, 1907, and its Relation to Distributive Co-operative Societies.	W. L. Charleton.
205	"	"	The Co-operative Movement Abroad	Hans Müller.

THE CO-OPERATIVE UNION LIMITED.

OFFICES :

2, NICHOLAS CROFT, HIGH STREET, MANCHESTER.

WHAT IS THE CO-OPERATIVE UNION ?

IT is an institution charged with the duty of keeping alive and diffusing a knowledge of the principles which form the life of the Co-operative movement, and giving to its active members, by advice and instruction—literary, legal, or commercial—the help they may require, that they may be better able to discharge the important work they have to do.

WHAT HAS IT DONE ?

THE greater part of the legal advantages enjoyed by Co-operators originated in the action of the Central Board of the Union, and the Central Committee which it succeeded. They may be summarised as follows :—

- (1) The right to deal with the public instead of their own members only.
- (2) The incorporation of the Societies, by which they have acquired the right of holding in their own name lands or buildings and property generally, and of suing and being sued in their own names, instead of being driven to employ trustees.
- (3) The power to hold £200 instead of £100 by individual members of our Societies.
- (4) The limitation of the liability of members for the debts of the Society to the sum unpaid upon the shares standing to their credit.
- (5) The exemption of Societies from charge to income tax on the profits of their business, under the condition that the number of their shares shall not be limited.
- (6) The authorising one Registered Society to hold shares in its own corporate name to any amount in the capital of another Registered Society.
- (7) The extension of the power of members of Societies to bequeath shares by nomination in a book, without the formality of a will or the necessity of appointing executors, first from £30 to £50, and now to £100, by the Industrial and Provident Societies Act, 1893, which also makes this power apply to loans and deposits as well as to shares.
- (8) The Industrial and Provident Societies Act, 1871, which enables Societies to hold and deal with land freely.
- (9) The Industrial and Provident Societies Act, 1876, which consolidated into one Act the laws relating to these Societies, and, among many smaller advantages too numerous to be mentioned in detail, gave them the right of carrying on banking business whenever they offer to the depositors the security of transferable share capital.
- (10) The Industrial and Provident Societies Act, 1893.

The Union consists of Industrial and Provident Societies, Joint-Stock Companies, and other bodies corporate.

THE CO-OPERATIVE UNION LIMITED.

No Society is admitted into Union unless its management is of a representative character, nor unless it agree—

- (1) To accept the statement of principles in the rules of the Union as the rules by which it shall be guided in all its own business transactions.
- (2) To contribute to the fund called the Congress Fund the annual payment following:—
 - (a) If the number of members of any such Society is less than 1,000, then the sum of 2d. for each member.
 - (b) If the number of such members exceeds 1,000, then, at least, the sum of 2,000d.

In estimating the number of members of a Society comprising other Societies, each such Society is considered to be one member.

The financial year commences on January 1st in each year, and ends on December 31st following.

N.B.—Secretaries forwarding Cheques on account of the Union are requested to make them payable to the Co-operative Union Limited; Money Orders to A. WHITEHEAD, Cashier.



SUMMARY OF THE LAW RELATING TO SOCIETIES

UNDER THE

INDUSTRIAL AND PROVIDENT SOCIETIES ACT, 1893.

I. The Formation of Societies—

1. Application must be made to the Registrar of Friendly Societies, in London, Edinburgh, or Dublin, according to the case, on a form supplied by the office, signed by seven persons and the secretary, accompanied by two copies of the rules, signed by the same persons.

2. These rules must provide for twenty matters stated on the form of application.

3. No fees charged on the registration of a society.

N.B.—Model rules on these twenty matters can be obtained from the Registrar's office; and the CO-OPERATIVE UNION LIMITED, 2, NICHOLAS CROFT, HIGH STREET, MANCHESTER, publishes, at the cost of 1½d. a copy, general rules, approved of by the Chief Registrar, providing also for many other matters on which rules are useful; and capable of being adopted, either with or without alterations, by a few special rules, with a great saving in the cost of printing.

The General Secretary of the Union will prepare such special rules, without charge, on receiving a statement of the rules desired.

THE CO-OPERATIVE UNION LIMITED.

II. Rights of a Registered Society—

1. It becomes a body corporate, which can by its corporate name sue and be sued, and hold and deal with property of any kind, including shares in other societies or companies, and land to any amount.

2. Its rules are binding upon its members, though they may have signed no assent to them; but may be altered by amendments duly made as the rules provide, and registered, for which a fee of 10s. is charged. The application for registration must be made on a form supplied by the Registrar's office.

3. It can sue its own members, and can make contracts, either under its seal or by a writing signed by any person authorised to sign, or by word of mouth of any person authorised to speak for it, which will be binding wherever a contract similarly made by an individual would bind him.

4. It may make all or any of its shares either transferable or withdrawable, and may carry on any trade, including the buying and selling of land, and banking under certain conditions, and may apply the profits of the business in any manner determined by its rules; and, if authorised by its rules, may receive money on loan, either from its members or others, to any amount so authorised.

5. If it has any withdrawable share capital it may not carry on banking, but may take deposits, within any limits fixed by its rules, in sums not exceeding 10s. in any one payment, or £20 for any one depositor, payable at not less than two clear days' notice.

6. It may make loans to its members on real or personal security; and may invest on the security of other societies or companies, or in any except those where liability is unlimited.

7. It may make provision in its rules for the settlement of disputes between members and the society or any officer thereof, and any decision given in accordance with the conditions stated in the rules is binding on all parties to the dispute, and is not removable into any court of law.

8. If the number of its shares is not limited either by its rules or its practice it is not chargeable with income tax on the profits of its business.

9. It can, in the way provided by the Act, amalgamate with or take over the business of any other society, or convert itself into a company.

10. It can determine the way in which disputes between the society and its officers or members shall be settled.

11. It can dissolve itself, either by an instrument of dissolution signed by three-fourths of its members, or by a resolution passed by a three-fourths vote at a special general meeting, of which there are two forms—(A) purely voluntary, when the resolution requires confirmation at a second meeting; (B) on account of debts, when one meeting is sufficient. In such a winding up hostile proceedings to seize the property can be stayed.

THE CO-OPERATIVE UNION LIMITED.

III. Rights of Members (see also *IV.*, 4, 5, 6)—

1. They cannot be sued individually for the debts of the society, nor compelled to pay more towards them than the sum remaining unpaid on any shares which they have either expressly agreed to take or treated as their property, or which the rules authorise to be so treated.

2. If they transfer or withdraw their shares, they cannot be made liable for any debts contracted subsequently, nor for those subsisting at the time of the transfer or withdrawal, unless the other assets are insufficient to pay them.

3. Persons not under the age of 16 years may become members, and legally do any acts which they could do if of full age, except holding any office.

4. An individual or company may hold any number of shares allowed by the rules, not exceeding the nominal value of £200, and any amount so allowed as a loan. A society may hold any number of shares.

5. A member who holds at his death not more than £100 in the society as shares, loans, or deposits, may, by a writing recorded by it, nominate, or vary or revoke the nomination of any persons to take this investment at his death; and if he dies intestate, without having made any subsisting nomination, the committee of management of the society are charged with the administration of the fund; subject in either case to a notice to be given to the Commissioners of Inland Revenue whenever the sum so dealt with exceeds £80.

6. The members may obtain an inquiry into the position of the society by application to the Registrar.

IV. Duties of a Registered Society—

1. It must have a registered office, and keep its name painted or engraved outside, and give due notice of any change to the Registrar.

2. It must have a seal on which its name is engraved.

3. It must have its accounts audited at least once a year, and keep a copy of its last balance sheet and the auditors' report constantly hung up in its registered office.

4. It must make to the Registrar, before the 31st of March in every year, a return of its business during the year ending the 31st December previous, and supply a copy of its last returns gratis to every member and person interested in its funds on application.

5. It must allow any member or person interested in its funds to inspect his own account and the book containing the names of the members.

6. It must supply a copy of its rules to every person on demand, at a price not exceeding one shilling.

7. If it carries on banking, it must make out in February and August in every year, and keep hung up in its registered office, a return, in a form prescribed by the Act; and it has also to make a return every February to the Stamp Office under the Banking Act.

The non-observance by a society of these duties exposes it and its officers to penalties varying from £1 to £50, which are in some cases cumulative for every week during which the neglect lasts.

Child Life and Labour.

BY PERCY ALDEN, M.P.

AT last we are beginning to recognise the vital importance to the nation of the physical well-being of its children. Theoretically we have always held the view that healthy and intelligent children were the best asset of any State, since upon them will one day devolve the task of maintaining the position of the nation in the competitive struggle with other nations. As a matter of fact our theory has outstripped practice, for, though we admit with much satisfaction that immense strides have been made in the care of children during the last half century, yet we are still behind other countries, especially Germany, and we still lack any complete and scientific view of the child problem in all its manifold bearings. The only excuse that can be made for England, when we remember all that she has inherited of experience and knowledge from Plato down to the present day, is, that our growth in material wealth has been so great, and the extension of empire so rapid, that we have rather naturally lost perspective in the treatment of the questions which confront us. The child drops out of sight in an endeavour to solve what seems a more immediate and pressing problem forced upon us by our industrial conditions. Now that our eyes are at last open there must be no delay in organising all the forces of civilisation to combat the evils which have attacked the life of the child, and thus hindered the final solution of every social problem.

The tradition that an Englishman's home is his castle dies hard. Men and women still plead that they are at liberty to do as they will with their own, and that since children belong to them no one ought to interfere to prevent any form of ill-treatment, whether direct or indirect, that parents may choose to inflict. The strongest possible protest is still made on the part of some parents against the attempt to raise the school age of the child and to prevent it from being prematurely employed at a scanty wage while still undeveloped and uneducated. These beliefs and traditions have not yet received their quietus, but slowly and surely a saner attitude is being taken both on the part of the parent and the State towards the child, and all the many Commissions, Committees, and Inquiries which have been

CHILD LIFE AND LABOUR.

instituted have brought into prominence the greatness of the evil and the necessity for immediate action. It is strange to think that when the late Queen came to the throne not one single Act of Parliament represented the parental interest which the State ought to take in the welfare of its children. The child had no rights and no liberties. Ignorance and cruelty held sway in every domain, and but for the efforts of a few self-sacrificing reformers it almost seems as though the child would have been allowed to perish. But since that date Acts of Parliament by the score have been placed upon the Statute Book, some good and some inadequate, but all of them marking the growth of a public opinion without which all reform must be impossible.

It is not the intention of the writer to trace the history of this child legislation or to mark the steps by which philanthropists like Lord Shaftesbury prepared the way for the present change of attitude. The history of the industrial revolution and all the horrors which accompanied it are too well known to require any detailed description. It is sufficient to say that all the evidence at our disposal goes to prove that little children of immature age were regarded simply as wage-earning machines, that their sufferings were intolerable, and that the loss to the country as a result of death and disease and physical degeneration was beyond all calculation. Amongst those whose names should always be held in honour for the part they played in the exposure of these atrocities were Shaftesbury, Oastler, Sadler, and last, but not least, Robert Owen, who showed a more excellent way by the humane treatment of children in his own factory. All the measures that were taken to limit by State action the right of the parent or of the employer to exploit the labour of little children were met with stout resistance from the selfish exponents of the doctrine of non-interference. But it can now be seen that these restrictions have strengthened parental responsibility by enabling the man of humane motives to compete with those who were inhuman or criminally careless about the sufferings of the child.

The Interdepartmental Committee on Physical Deterioration, the Royal Commission on Physical Training (Scotland), the Departmental Committee on Defective and Epileptic Children, and a host of Government reports have now given us the facts and the figures upon which the legislation of to-day has been based. The Children's Bill introduced by Mr. Herbert Samuel and passed this year (1908) is the final and crowning illustration of the growing interest that is now taken in every question affecting the physical and mental condition of the child. Infant life protection, the prevention of cruelty to children, the treatment

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of children in reformatories and industrial schools, the question of juvenile crime—all these form part of an Act which may be regarded as the Magna Charta of child life.

This Act has supplemented previous legislation which dealt with the provision of meals for necessitous children in our elementary schools, the compulsory medical inspection of all children in the schools, the notification of births, and a considerable number of other similar measures, so that it would not be untrue to say that every portion of a child's life has now some care bestowed upon it by the State from the day when it is born into the world to the time when it becomes technically a "young person." That the position of the State is still inadequate we must all admit, but the real ground for hope is the immense advance that has been made during the last few years, and the growing interest in the physical and mental well-being of the child.

Recent legislation has effected changes in three or four ways, and we propose to take very much the same line in dealing with the subject in this article. Roughly speaking, we may say that attention has been concentrated chiefly in the past few years on the infant, the school child (including the Poor Law child), the child worker, and the child criminal.

THE INFANT.

Few questions have attracted so much public notice as the failure on the part of the State to reduce the mortality amongst infants. While the general death rate throughout the country has, with fluctuations, been on the whole diminishing, infant mortality has not decreased in the same proportion; in fact, it would not be untrue to say that the death rate among infants has not decreased at all during the past few years, notwithstanding the growth of science and the multiplication of ameliorative agencies. This is one result, and unfortunately not the only one, of the huge growth of the town, for infant mortality in country districts is comparatively low, even where the people are poor. But the pressure of town life, with the lack of fresh air, with its overcrowding and with the general tendency to hustle which marks the city of to-day, makes it increasingly difficult for the parents to provide a normal healthy life for the infant. Add to this the fact that in many cases a pure milk supply can hardly be obtained, and you have here some clues which if followed up may lead us to a solution of the problem.

The conferences that have been held on infant mortality have now resulted in arousing the interest of public health authorities,

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Boards of Guardians, and philanthropic bodies. The doctors who have so long fought this evil are beginning to reap the reward of their labours, but there is much leeway to make up, there is still a huge wastage of human life, a large loss of national capital in the shape of children.

The death rate per thousand in various European countries amongst children below one year of age is approximately as follows:—Norway, 79; Sweden, 93; Denmark, 112; England, 132; France, 137; Belgium, 155; Italy, 172; and Germany, 204. It is in Russia that the death rate is most appalling, the annual mortality amongst infants reaching the enormous figure in twelve months of 1,200,000. In England and Wales the actual number of infants who die every year is about 120,000; that is to say, a quarter of all the deaths in one year are those of infants under twelve months of age. A normal death rate would be from 50 to 80 per thousand, so that a death rate which reaches in slum areas 350 or 400 per thousand is in truth the arithmetic of woe. Our average infant mortality rate is nearly twice as high as it should be, and much higher in urban districts than in country districts, and highest of all in manufacturing towns where there is a large proportion of married women's labour. Burnley, Preston, Blackburn, Nottingham, Leicester, and Bury all have an unenviable reputation in this respect, and the chief cause is clearly the labour of the mother, which makes it impossible for her to feed her own child, and which implies the substitution of artificial feeding, wherein the risks to the child are much greater. Of course, as we have pointed out, insanitary surroundings, impure air, and general ignorance have much to do with a high death rate, but when all allowance has been made for these the chief cause will still be the failure on the part of the mother to nurse her own child.

The factory labour of mothers can be shown in a variety of ways to be detrimental to the infants, for it frequently means the birth of immature and deformed infants. Dr. George Reid, the Medical Officer of Health for Staffordshire, has shown that in North Staffordshire, where many married women are engaged in factory work, the number of abnormalities and still births is very high, being 15 and 9·4 respectively, while in South Staffordshire, where few women are employed, the percentage is only 6 and 3·2; that is to say, there are three times as many still births in North Staffordshire as in South. These figures might be supplemented to almost any extent, and it may now be regarded as conclusively proved that the factory labour of mothers is a very fruitful cause of this deplorable evil.

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Reverting once more to the question of breast feeding, the experience of the last twenty years has shown that hand-fed infants die ten to fifteen times more readily than breast-fed infants, for the following reasons. Artificial rearing means much knowledge and experience which the average mother does not possess. Instinct is of little or no value, and in the matter of cleanliness, which is essential in artificial feeding, few mothers are sufficiently careful. Another important cause is the difficulty of obtaining the right food. Infants' foods are often extremely harmful, while pure milk is rarely obtained by the working classes, and even when obtained pure is often polluted in the home itself.

Alderman Broadbent, of Huddersfield, has proved that much can be done to remedy this state of things by an early system of notification of births, followed up by advice and assistance on the part of health visitors. In the special district of Huddersfield where his experiment was first tried the death rate fell from 122 to 35 per thousand as a result of effort in three directions—first, a compulsory system of early notification; second, the advice given to mothers by the health visitors; and third, the promise of a gift of £1 if the child reached the age of twelve months and was in good condition at the end of the time. Taking the first 39 completed weeks of the year of experiment, the infant mortality for the town was 85, as against 138 for the corresponding period of the previous year; that is to say, the infant mortality rate became almost normal. The Notification of Births Act, passed in August, 1907, has made the extension of this good work possible everywhere. The Act provides that it shall be the duty of the father, or of any person in attendance on the mother, to give notice of the birth in writing to the Medical Officer of Health of the district in which the child is born. The notice must be posted or delivered within thirty-six hours of the birth. The local authority undertakes to supply stamped and addressed post cards containing the form of notice to any medical practitioner or midwife in the area. The penalty for failure to certify is not to exceed 20s.

So far as the artificial feeding of infants is concerned, it is advisable that there should be more complete Government supervision of the manufacture and sale of all so-called infants' foods, and a rigorous supervision and inspection of cows' milk is essential if we are to combat the causes which are most destructive of infant life. When it is possible to establish municipal milk depôts, or to give the stamp of Government approval to institutions working on the same lines, we shall speedily see a great improvement in the death rate. Judging from Finsbury,

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where the death rate among *depôt* infants is about 65 per 1,000 as compared with 160 in Finsbury as a whole, and Battersea, where similar results have followed, we are encouraged to believe that many thousands of lives might be saved annually if we could be sure of a pure milk supply. In any case an attack has now been made upon the outwork of the citadel, and it is to be hoped that the innermost defences will before long be carried.

THE SCHOOL CHILD.

The question that has been agitating the minds of educationalists for some years past is at what age the child should enter the elementary school. Most countries exclude children under six and in a few cases under seven years of age, but attendance at school in England is compulsory at the age of five and optional from three to five. A new regulation in the last code makes it possible for local educational authorities by resolution to exclude all children under five. There is much medical opinion in favour of this treatment, so much so, in fact, that the result of compulsory medical inspection will probably mean either the exclusion of all children under five or the substitution of the public nursery for the school.

Local authorities are not slow to see that if the Board of Education discontinues the annual grant of 17s. to children under five, simply allowing them the fee and the aid grant, it will be uneconomical to attempt the teaching of children at such an early age, apart altogether from the admitted dangers which accompany the formal instruction of a child under five.

A system of nurseries might well be substituted, and if they were economically worked local authorities would be willing to incur the necessary expense for the sake of helping the children in very poor districts, who would undoubtedly benefit by the purer air and the more hygienic surroundings of the nursery. The Board of Education has already expressed its willingness to sanction special infants' schools limited to children under five years of age, where there need be no formal instruction, and the new Education Act of 1907 allows educational authorities to provide play centres for children attending elementary schools. No doubt these educational nurseries, exemplifying the principles of Pestalozzi and Froebel, could be included in this definition, and thus a satisfactory way out of our present difficulty would have been discovered. It is, of course, a compromise, but a compromise which is free from the many objections which the older method carried with it. If these nurseries could be established, with their games and their fairy tales, with their

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simple meal consisting of a glass of hot milk and a biscuit, and above all with opportunities for rest and sleep, they would prove to be useful not only in preparing the little ones for the later stages of formal instruction, but they might also become valuable training grounds for young girls in domestic science and the care of children. Immense advances have been made in all directions so far as the elementary school child is concerned, and a humane and enlightened spirit now pervades our educational methods. We have learned that education is a combined development of mind and body, and that the child and its environment act and react upon one another. Accordingly we have improved our school curriculum, our school premises, and our methods of helping the child out of school hours.

Notwithstanding the great advances to which allusion has been made, it is still the case that an immense amount of money is wasted on the education of children because, owing to lack of fresh air and hygienic surroundings in the home, improper food or insufficiency of good food, children are not able to benefit by the costly instruction which is given in the schools. This might be proved in an endless variety of ways. Poverty handicaps the poor child far more than people have been inclined to think, for poverty means under-feeding or malnutrition; it means impoverished blood and dwarfed physique. It must necessarily, therefore, affect the brain power of the child.

Some of these results have been strikingly demonstrated by the experimental medical inspection which has already been carried out in this country. Perhaps the most striking figures are those furnished by Dr. Leslie Mackenzie for Glasgow in the Report, 1907, of the Physical Condition of Children attending the Public Schools of the School Board of that city. He divides the schools into four grades—poorest, the poor, better class, the best—and he shows what proportion of the 72,857 children examined live in one, two, three, or four-roomed tenements:—

One room.....	5,922	.....	8·1 per cent.
Two rooms	42,100	.....	57·8 ,,
Three rooms	17,648	.....	24·2 ,,
Four rooms.....	7,188	.....	9·9 ,,

The fact that over 57 per cent. of all the elementary school children in Glasgow live in two-roomed homes is sufficiently striking, and in itself an explanation of some of the facts of this valuable report.

These children were also classified in respect to their heights and weights side by side with the number of rooms occupied, and

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poverty seems to affect the height and the weight to the following extent:—

	HEIGHT.	WEIGHT.
	Inches.	Pounds.
One Room—		
Boys	46·6	52·6
Girls	46·3	51·5
Two Rooms—		
Boys	48·1	56·1
Girls	47·8	54·8
Three Rooms—		
Boys	50·0	60·6
Girls	49·6	59·4
Four Rooms—		
Boys	51·3	64·3
Girls	51·6	65·5

Dr. Mackenzie adds: "It cannot be an accident that boys from two-roomed houses should be 11·7 lbs. lighter on an average than boys from four-roomed houses, and 4·7 inches smaller. Neither is it an accident that girls from one-roomed houses are on the average 14 lbs. lighter and 5·3 inches shorter than the girls from four-roomed houses."

In the face of this evident physical deterioration, the question of a sufficient supply of good and wholesome food is perhaps the most important. The London County Council Report for 1907 gives 50 to 60 per cent. of children as coming under the head of indifferent nutrition. Dr. Hall, of Leeds (who for some years past has made a close study of the effect of scientific feeding upon height and weight), points out the remarkable difference between the Jewish and Gentile children, due to the fact that Jewish parents, especially the Jewish mother, have more knowledge as to the kind of food that should be given to young children. After measuring 2,700 children he discovered that at ten years of age the Jew had the advantage of $6\frac{1}{2}$ lbs. in weight and $2\frac{1}{2}$ inches in height. Only 7 per cent. of the Jews had rickets, as against 50 per cent. of Gentile children. Dr. Hall ironically recommends the underfed child to play the truant in order that he may be committed to an industrial school on a magistrate's order, the advantages being a simpler education and three meals a day, with the prospect that at the age of twelve a boy will weigh on an average 4 lbs. more than if he had been regularly in attendance at school and insufficiently fed at home. If the local authorities were awake to the importance of the question of

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proper feeding they would immediately adopt the Education (Provision of Meals) Act of 1906, and would do their best to carry out the spirit of that Act and make it a success.

It is likely that medical inspection will increase the pace of the movement in favour of feeding children in the school. But for the present, at all events, we must sadly admit that the Act has been largely unsuccessful owing to the failure of the local authorities to adopt it. Full evidence as to the need is contained in the Interdepartmental Committee's report on Medical Inspection and Feeding of Children, supplemented by the Physical Deterioration and Physical Training (Scotland) reports, to which reference has already been made.

Since every fresh inquiry goes to show that lack of proper food leads to a serious deterioration in physique and lies at the root of many of the evils affecting child life, we ask ourselves what can be done under the Act, and whether any steps have been taken which are really effective? Of all the local authorities that have made experiments in this direction none has set to work more scientifically than the Bradford Education Committee. The report of the Medical Superintendent, Dr. Ralph H. Crowley, on a course of meals given to necessitous children from April to July, 1907, is an extremely interesting and instructive document. The object of the experiment was not only to ascertain the effect upon the children of providing them with meals, but also to ascertain the kind of meals most suited to the child, and the best methods to adopt of serving them. The meals consisted of breakfast and dinner given in a school of one of the poorest quarters of the city. About forty children were selected, thirty coming from this school and ten from an adjacent one. The children selected were those apparently most in need of the meals, their parents being in particularly poor circumstances. The meals were well cooked and tastefully displayed. The children were encouraged to be as clean as their surroundings, and were all carefully watched with a view to grouping at one table the weakly ones who required most supervision. Breakfast consisted every day of oatmeal porridge with milk and treacle, followed by bread and margarine or dripping, with hot or cold milk to drink. The two-course dinners were so chosen that they reached a certain standard as regards the proportion of proteid and fat, and yet at the same time the cost of the material was between 1d. and 1½d. Seventeen dinners were carefully selected as fulfilling all these conditions, and then the experiment began. The forty children fed were weighed three times during the five weeks which preceded the experiment. During the week previous to the feeding their average gain was a quarter of an ounce, but during the first

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four weeks of feeding their average increase was six ounces per week, while the first week gave the extraordinary figure of an average gain per child of 1lb. 4ozs. The holiday that intervened during the experiment showed a distinct falling off, and it took nearly a fortnight to make up for the effect of the holiday. These children were also compared with sixty-nine selected children who did not receive special meals, but who were regularly weighed and measured. The poverty conditions in both cases were about the same. These "control" children, as they were called, only gained an average of 1oz. per week, although they benefited by the Whitsuntide holiday to the extent of nearly half a pound in eleven days. The whole experiment seems to prove conclusively that if the conditions of success are observed, and if at the same time every attention to detail as regards cleanliness and daintiness is given, the children may not only improve in physique but may also receive moral and mental benefit.

One valuable result of school feeding is the teaching and training of the children in the matter of taste, for it is a well-known physiological fact that the slum stomach cannot accommodate itself in a moment to good wholesome food. It is advisable that children of the very poor should eat in public under medical superintendence, and organised school feeding on the part of all local authorities is an urgent need. As Dr. Chalmers, of Glasgow, has said, we are a nation of workers, but we cannot any more than the Hebrews of old make bricks without straw. This is what the schoolmaster at present has to do, and it is this fatal shortcoming that the Act of 1906 is intended to remedy. That it is not wholly successful is due to the adoptive nature of the Act, and the only remedy is, therefore, either to make the Act compulsory or to create a sounder and healthier public opinion on this question.

MEDICAL INSPECTION.

The question of medical inspection of school children has now got beyond the stage of mere experiment. The general feeling as to its importance in our elementary schools obtained concrete realisation in the Education (Administrative Provisions) Act of 1907, and, although up to the present it cannot be said that every local authority has fully discharged its duty in respect of this portion of the Act, a distinct step forward has been taken, and gradually the local authorities are creating the necessary machinery for the proper carrying out of this new administrative function. Nearly all European countries have been ahead of us in respect of this work, but England, utilising past experience and basing its operations largely on the tentative

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experiments of London, which appointed its first Education Medical Officer in 1891, and Bradford, which followed in 1893, has made an excellent start.

However heavy the initial cost may be—and it is on the score of expense that local authorities have objected—a great saving will be effected even in the immediate present by reduction in the number of school days that are lost owing to sickness and disease. Dr. J. T. Kronen, of New York, stated before the International Congress on School Hygiene that in a public school population of 650,000 it is estimated that 195,000 children lose one year of school study in every six through ill-health, and, since the education of each child cost the city about £4 a year, the loss in children's time of each school year would amount to over £330,000. The first argument in favour of medical inspection apart from any humanitarian reasons is that of true economy. If the child is not fitted physically to receive the education that is given at much expense, it is obviously a clear national loss, and medical inspection followed by treatment may make this educational work productive instead of unproductive. It was discovered at Charlottenberg in Berlin, after establishing inspection, that 12·3 per cent. of the children examined on admission were rejected as being unfit for the ordinary work of the school. The second argument is that medical inspection affords a guide to an appropriate course of education. The statistics of the London County Council schools show that of 2,353 children of the age of ten years 12 per cent. were still in Standards 1 and 2, and were evidently not profiting by the education offered. In some way or other the school work was not being adapted to the mental powers of the child, and in many cases the teaching was actually detrimental to their health. A third argument is that medical inspection of children tends to safeguard the health of the whole community, since it checks at the outset the spread of infectious diseases, and thus effects a great saving so far as our hospitals are concerned.

Finally, almost the greatest argument in favour of medical inspection is that it discovers the physical defects of children at a very early stage, when there is possibility of cure—defects which tend through lapse of time to become permanently disabling. This is the argument which carries most weight with those who are looking to healthy citizens for the real defence of the empire.

We have already quoted Dr. Leslie Mackenzie's figures in respect of the school children at Glasgow. An examination of

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school children in Edinburgh and Aberdeen by Dr. Mackenzie and Professor Matthew Hay gave the following results:—

	EDINBURGH.	ABERDEEN.
	Per cent.	Per cent.
In Poor Health	19'17	...
Badly Nourished	29'83	'9
Mentally Dull .....	...	8'8
Diseased Glands (tubercular).....	18'5	2'6
Nose and Throat Defects (at least half being adenoids)	52'54	30'0
Lung Disease.....	3'0	1'8
Heart Disease	4'33	1'0
Defective Vision	31'67	23'9
Defective Hearing.....	42'04	14'0

Still more recent investigations—for example, the 1906 Report of the London County Council Education Committee—confirm these statements. Dr. Kerr's examination of 3,728 scholarship candidates, who ought to have been considerably above the physical average, showed that 24 per cent. were referred back on account of such conditions as defective vision and hearing, throat affections, heart disease, or dental troubles. Dr. Ralph Crowley's figures in the Bradford Report (1907) show that 60 per cent. of the children examined had over four decayed teeth, a fact which will account for the malnutrition obvious in a large number of these cases.

We need not dwell upon the progressive nature of the evil resulting from these physical defects, although it could be shown that the whole body suffers, and that mental dulness often follows from the neglect of some simple childish ailment which might easily have been cured if attacked in the early stages. Legislation now makes possible the preliminary examination of each child on its admission to school, and Dr. Newman's memorandum issued to all local authorities points out that every boy or girl should be examined at least three times during its school career. In the case of children known to have serious physical defects still more frequent examinations are necessary. The register which is the result of the physician's examination will contain the height, weight, and general nutrition, chest measurement, condition of the heart and lungs, the eyes, ears, and throat, and, of course, the general mental conditions would be noted. It goes without saying that medical inspection will also include a careful supervision of the school premises.

The crux of the whole question is whether medical inspection should be followed by treatment at the public expense. Dr.

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Kerr, who was previously opposed to school treatment, says in his latest report:—"A point has been reached where the question of rigid adherence to the policy of excluding any medical treatment from the educational branch of the Public Health Department may have to be carefully reconsidered." The Sheffield Education Committee, after having appointed four junior medical men to assist the Medical Officer, and a special school nurse, has also come to the conclusion that school surgeries will be eventually required. Meanwhile the hospitals are being paid at a fixed rate for the treatment of children sent to these institutions from the schools. The London County Council and a few other education authorities have already set aside nurses not only for the work of examination under the supervision of the school doctors, but also for the treatment of minor ailments, such as cuts and bruises, burns, skin conditions, and sore eyelids. The London County Council has thirty-two nurses engaged in such work, who also assist in carrying out what is known as the cleansing scheme, where children attend school in a dirty and verminous condition. Greater New York has over fifty nurses who treat minor ailments, while Germany, of course, leads the way with 670 school doctors and treatment for minor ailments in most towns. In Strassburg the condition of the children's teeth has caused the municipality to erect a dental surgery entirely for school children. Two qualified dentists work under the direction of Dr. Jessen, and they often examine and treat as many as 100 children a day. In 1906 over 4,372 children had their teeth seen to, and the number of teeth receiving attention of one kind or another amounted to 21,878, of which 7,065 were fillings and 7,985 extractions. A register is kept of each child examined, and opposite each name is a coloured diagram of all the teeth, and any that are unsound are marked in red ink. The whole tradition of English life is against any attempt at relieving parents of their responsibility in this matter, but it will be found necessary in the interests of the nation as a whole to deal with cases of disease where individual treatment through the parent and the family doctor is impossible or ineffective. Whatever may be the cost, medical inspection and treatment will in the end prove a preventive and, therefore, an economic measure, and the community as a whole will gain.

THE SCHOOL BATH.

A necessary corollary of medical inspection is the school bath. Swimming is rapidly becoming a part of the school curriculum, and municipal public baths as a rule make provision for elementary school children. But something more is required. In Germany

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even small places of a few thousand inhabitants provide in their schools, certainly in their new schools, warm douche baths, followed by a cold shower bath, and an abundance of slipper baths. A certain portion of the school time (about twenty minutes or half an hour) is set aside for the purpose of this bath, which is usually a tiled room in the basement. Soap and towels are generally provided. The result is that in Germany, where these school baths have been in existence for twenty years, very few children have verminous heads, although the bath is not compulsory. At the same time no child is admitted to school unless it is either clean in every sense or unless its parents are willing to consent to the bath being given. About 85 per cent. of the children may be expected to take a bath about twice a week under these conditions, and there can be no doubt whatever that a great improvement has been effected in Holland, Belgium, and Germany in the general condition of the child population.

Bradford is almost the only town that is as good or even better than the German cities. It has its swimming baths, but it has also a system of school shower baths in at least six schools, three of which are used exclusively by children. Each of these schools has about twenty shower and slipper baths, and all are used very much on the German system, with a consequent improvement in the health and general appearance of the children. It is to be hoped that other towns will follow the good example set by Bradford in this respect.

Space will not allow us to dwell upon the value of the *school garden*, although it ought to be mentioned that one has recently been established in connection with the Invicta Schools of Blackheath, and the Lancashire Education Committee has thirty-one gardens connected with elementary schools, the cost of maintaining them being about £430 per annum.

FOREST SCHOOLS.

But something must be said about the comparatively new development in England of the Forest School. The best illustration of Forest Schools is to be found at Charlottenberg, inaugurated in 1904 for the treatment of sick and debilitated school children. For many years a discussion has been taking place as to the proper treatment of such children. If consigned to sanatoria or convalescent homes they are apt to fall behind in their school work. If allowed to remain in their ordinary classes they rapidly deteriorate and their ailments tend to be aggravated. It was thought that the open-air school, by a combination of hygienic treatment and educational work, would meet the necessities of the case. If children can be taught and fed and allowed to play

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and sleep in the fresh air and sunshine for only a few hours a day it must have a beneficial effect, and this was speedily realised at Charlottenberg when cases of incipient disease and general debility were singled out and sent to the pine forest for this mode of treatment. The experiment is too well known to need any very detailed description. The children arrive quite early in the morning either on foot or by electric tram on special cars, and at 7-45 a.m. receive a bowl of soup and a slice of bread and butter. Brief classes commence at eight o'clock. At ten o'clock they receive milk and bread and butter, and then play or take exercise or read while two other classes receive instruction. Dinner, which is served at 12-30, consists of about three ounces of meat, with vegetables and soup. After dinner the children sleep or rest for two hours on folding chairs and rugs. At three o'clock the remaining classes receive instruction, and at four another meal follows with milk, black bread, and jam; after that play, and finally soup and bread and butter as a last meal at 6-45 before they return home. The school doctor is in constant attendance, and bathing is an important part of the treatment. The result is extraordinary. In a few weeks appetite, attention, and general appearance are all improved, and at the conclusion of the season's experiment about 23 per cent. of the cases had been cured and 45 per cent. greatly improved. The increase in weight is about half a pound per week per child. The percentage of cures and improvements has increased in the last years, and what was once an experiment has now become an important factor in the educational work of Charlottenberg. Although most of the work and the play is in the open air, sheds provided for the purpose give shelter during bad weather, but, however bad the weather, the children do not seem to suffer from colds or similar indispositions. Mulhausen followed in the steps of Charlottenberg, and further experiments are being carried on at M. Gladbach, Dresden, and Elberfeld, while Berlin has voted £15,000 for this special purpose. In England we already have a similar school in connection with the London County Council at Bostall Woods, near Woolwich, very much on the German lines, although, of course, not nearly so complete or scientific, while recently the Education Committee of the London County Council has voted £2,000 for the carrying on of these experiments in other places. Perhaps the most interesting experiment in England is that of the Manchester County School at Knoll's Green, in Cheshire, started by the late Mr. Herbert Phillips. This school is a combination of a country holiday home and an ordinary educational institution. The buildings and equipments are designed for at least eighty children, with permanent quarters for the teachers. Each child

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has a separate bed in a large, well-ventilated dormitory. There is a schoolroom, a dining-room, and a covered play shed for wet weather. For twenty-four weeks of last year, 1907, about 120 children, selected from the poorer schools of Manchester, were accommodated for a fortnight each, very much on the Charlottenberg principle. The sole charge made by the Committee for their fortnight's stay in the school is 7s. per child, including railway fare. The average cost per child is 11s. 7d. Apart from the school offices—which, of course, contain shower baths—there are flower and vegetable gardens, and a large play-field of four acres upon which tents are erected during the summer for the accommodation of extra children. One fortnight per season is reserved for the mentally defective. It is stated that every class of child shows marked improvement in health, manners, demeanour, and in many other ways the Manchester County School has proved entirely successful.

Special schools for defective children which are carried on entirely in the town might well be taken into the surrounding country in order to afford an opportunity for treatment upon the same lines. The London defective schools are most of them of a very high order of merit, and perhaps here, owing to the large number of children who suffer from very severe physical and mental defects, it would not be possible to carry out this method as fully as in smaller towns.

THE POOR LAW CHILD.

Change in public opinion with regard to the treatment of children has been most marked in the case of Poor Law children. The old cry of "Down with the rates" (which meant rear and educate our State children as cheaply as possible without regard to the future) is a cry which is gradually dying down. These pauper children may be, and often are, a valuable national asset, and money spent wisely and judiciously upon them means that a saving will be effected in national and local expenditure in the future. This change in the treatment of Poor Law children dates in the main from a Committee appointed in 1896 to inquire into the existing systems of maintaining and educating children under the charge of Boards of Guardians. It recommended in its report that "in no circumstances should children above the age of three years be allowed to enter the workhouse, but that small homes outside the workhouse, adapted for the accommodation of not more than twenty children, should be provided for their temporary care, and that meanwhile arrangements should be made by which they could be entirely separated from contact with workhouse conditions."

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The whole tendency of recent administration is to take a child out of the workhouse and out of the special Poor Law school. Inside the workhouse the children meet and associate with adult paupers, some of whom are semi-criminals, and the effect of this association leaves a mark on all the subsequent life. The recommendations of the Committee were generally accepted, and attempts were made to find accommodation for the children outside the workhouse, yet even to-day, after all that has been done, some 21,366 children out of 68,000 who are under the control of the Poor Law authorities are still being reared and trained in workhouses and workhouse schools. With the very best intentions in the world, the officials have hardly been able to do more than mitigate the evils of this life or to furnish a corrective for the workhouse atmosphere. Four methods have been adopted in place of the workhouse itself:—

1. District Schools.
2. Village Communities.
3. Scattered homes.
4. A system of boarding out.

The District Schools are large schools of the barrack type, situated in the country amid healthy surroundings, and many of those in existence to-day are models of all that such schools can be under the circumstances. As a rule, however, they are too large, and the danger of infectious disease is very great. Individual care and treatment are sacrificed, and accordingly the 11,800 Poor Law children who are still in these schools cannot be said to be under the most favourable conditions, although many of them do extremely well in after life. The second method, of establishing children in a village community, has some great advantages, especially in respect of physical health. Little colonies of separate homes, each home containing thirty or forty boys or twenty or thirty girls, must necessarily mean that the possibility of individual attention is greater, and owing to the fact that there is a foster parent or parents a certain degree of family life is obtained. The real disadvantage is that the village community isolates these boys and girls very much in the same way as the barrack school does, since the colony is self-contained and separated from the outside world. The initial cost is also very great, and the annual up-keep is expensive.

The scattered home system originated by Sheffield fourteen years ago has been imitated by nearly sixty Unions. The children are first taken to a probationary home, and then to one of the scattered homes situated in healthy suburbs. The children in each home are of both sexes, and of ages from three to eight for boys,

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and from three to thirteen for girls, and the foster mother so far as possible is made to feel that she is responsible in every respect for their physical and moral health. It is sometimes said that the difficulty will be to find sufficient foster mothers, but the experience of Sheffield and many other Boards seems to prove the contrary. Those who approve of this system, which no doubt produces the best results, have come to the conclusion that not more than ten or twelve children should be placed in each home. As to the boarding-out system, only this need be said, that if the foster parent be wisely selected this system is not only the most natural, but the best method of dealing with the homeless or deserted child, while it has the additional advantage of being the cheapest of all the methods employed. If the boarding-out system is to be a complete success too many homes must not be provided in any one place, for what is wanted is that the child shall be free altogether from anything which may in the slightest degree savour of the Poor Law taint. There should be regular and systematic inspection, and such guidance and assistance as can be afforded by the visits of lady visitors and women with medical qualifications. The following table gives the cost of Poor Law children under each of these systems:—

- In Metropolitan Barrack School, average cost £32. 18s. 8d. per annum.
- In Metropolitan Village Communities, average cost £43. 15s. 4d. per annum.
- In Scattered Homes the cost varies from £17 to £26 per annum.
- In Certified Homes the cost varies from £15. 12s. to £18. 4s. per annum.
- When Boarded Out the cost varies from £13. 6s. 8d. to £15. 18s. 8d. per annum.
- In Poor Law Training Ship "Exmouth," Metropolitan Boys £33. 15s. per annum; ex Metropolitan Boys, £23. 8s. per annum.

THE CHILD WORKER.

The history of England in respect of child labour is, as we have already pointed out, a disgrace to our civilisation—a disgrace not yet completely wiped away. What we allowed in the years previous to factory legislation is still to be found in the Southern States of America and in Japan, but we have at last reached the point when the right of the State as over against the employer and the parent has been limited, even if not so strictly as we should desire. The employer in many cases still contends that the trades unions have raised wages to such an extent that cheap labour apart from that of women and children is unobtainable. Cheap labour he regards as a necessity in his own special trade, and however mistaken he may be, and he often is sadly mistaken, the fact bears harshly upon the lives of children who even now

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have too little protection under the law. The Education Act of 1876 required that children under ten should not be employed at all. The Factory and Workshops Act of two years later only allowed children between the ages of ten and fourteen to work as half-timers, and they were compelled to attend a school which fulfilled the requirements of the Education Acts. At the age of thirteen a child that was certified to have reached a certain standard of proficiency might cease to be a half-timer, and in that case it counted as a young person, young persons being between the ages of fourteen and eighteen. There are three sections of child workers even under the most recent Acts: first, the half-timers proper from twelve to fourteen; secondly, children between thirteen and fourteen who have qualified as "young persons," and are allowed to work full time; and thirdly, "young persons" in the ordinary sense from fourteen to eighteen. Children and young persons under sixteen must obtain medical certificates before they can be employed in a factory, and in 1906 no less than 385,415 children and young persons applied and were accepted, 201,143 being boys, and 184,272 being girls. Of these, 79,158 between thirteen and fourteen were granted certificates for full time employment, while half-timers proper, in the last complete year, included 20,790 boys and 21,259 girls. We have to remember that these figures only apply to factories, and do not cover child labour in workshops nor the regular employment of children in domestic industries, so that they are only a very faint indication of the size and persistence of the problem which is sufficiently appalling even after we have made allowance for all the progress of the last few years.

One of the worst aspects of the child labour problem is that of Saturday and Sunday work, which is still almost without any limit or regulation. A preliminary inquiry instituted in 1889 by Sir John Gorst, then Vice-President of the Education Department, gives a return of the number of children employed, the hours worked, their ages, occupations, and the pay received. This return is necessarily incomplete, since it does not give regular employment, and it leaves all out who are not in receipt of wages. It is described by Sir John Gorst as "a painful and sickening document, throwing a light upon the social conditions of large classes of the population."

An Interdepartmental Committee was appointed in 1901, and the report of that Committee shows that in the opinion of the Commissioners a minimum estimate of the numbers employed was 200,000, the occupations being classified under four heads:— (1) In and for shops; (2) street trading; (3) domestic work and

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home industries; (4) agriculture. The longest hours were worked by the children employed in shops, 76,000 in number, and the inquiry showed that of these children 22,139 were between nine and ten years of age, 11,000 between eight and nine, 4,211 between seven and eight, and 1,120 between six and seven. About 12 per cent., or 17,617, were engaged in street trading. An investigation into the physical condition of 2,000 school children by Dr. Thomas, of the London County Council, revealed the fact that long hours of Saturday work especially affected schoolboy wage earners, and heart affections were very numerous in this class. The street-trading children are subject not so much to physical as to moral deterioration, and a Report of the Departmental Committee, 1901, has led to many towns taking action in the direction of limiting street trading, especially as regards girls. Once a street trader always a street trader is another piece of evidence of great importance, and, even where this is not the case, street trading is fatal to industrial efficiency in after life. The economic aspect of this underpaid labour is extremely serious. The report already alluded to shows that in 47,273 cases the average weekly wage was between 6d. and 1s. This wage may be eked out by gifts of food and clothing; but generally speaking we may say that the value of the work done and the reward for that work is disproportionate to the immense amount of mental, moral, and physical harm inflicted on the child. Cheap child labour has a bad effect upon the parents as well as upon the child, and in some cases acts as an incentive to a father to remain idle when he ought to be engaged in employment. As far as possible the policy of local authorities should be to cut down child labour, while the Government should as soon as practicable raise the age at which children may be allowed to work and make compulsory education in some shape extend to the sixteenth year.

Recent legislation has not been altogether ineffective. The Employment of Children Act, which came into operation in 1904, does give a certain amount of general protection to children, and at the same time allows local authorities to regulate the employment of children in their own administrative areas. Section 3 of the Act provides:—

1. A child shall not be employed between the hours of nine in the evening and six in the morning. Provided that any local authority may, by bye-law, vary these hours either generally or for any specified occupation.
2. A child under the age of eleven years shall not be employed in street trading.
3. No child who is employed half-time under the Factory and Workshop Act, 1901, shall be employed in any other occupation.

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4. A child shall not be employed to lift, carry, or move anything so heavy as to be likely to cause injury to the child.
5. A child shall not be employed in any occupation likely to be injurious to his life, limb, health, or education, regard being had to his physical condition.

On the other hand, the local authority may frame bye-laws dealing with street trading, and these regulations may fix any age between eleven and sixteen below which street trading is illegal. They may also entirely prohibit street trading by girls, and they may require street traders to hold licences and wear badges. Birmingham is one of the most enlightened authorities in the use of this Act, and London has done much to carry out its provisions, although there is still room for considerable improvement.

This whole question of child labour is of immense importance in relation to the question of competition with other countries. Germany has now thoroughly co-ordinated all her methods of education, and her system of compulsory evening and day schools by arrangement with the employer is such that both boys and girls start the serious business of life much better equipped educationally than the large class of waifs and street traders in our great cities, who emerge from childhood only to swell the ranks of the unemployable and the social inefficients. It has also a distinct bearing upon the unemployed problem, for the boy who has no knowledge of a special trade, and who is altogether unskilled and undisciplined, will never find anything permanent in the shape of employment, nor be able to adapt himself to the changing conditions of the occupation in which he first engages. The immediate step along the pathway of reform is to abolish the labour of little children and to raise the standard of educational equipment to the fullest possible extent.

THE CHILD CRIMINAL.

Closely associated with the child worker is that of the child criminal or the juvenile offender. A hundred years ago the child was placed in the same category with the adult in all cases of felony, and children of tender years suffered the extreme penalty of the law for such offences as stealing, and even where such drastic measures were not taken the sentences were often inhumane and the results in every case disastrous. Owing to the contamination of prison life children grew up to be confirmed criminals, and the punishment inflicted created a greater evil than it removed. This old and unscientific treatment of juvenile crime has almost entirely vanished. The reformatory and

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industrial school system, imperfect as it still is, has effected an enormous change not only in public opinion, but also in the treatment meted out to youthful offenders.

Recently two Acts of Parliament have been placed on the Statute Book dealing with juvenile offenders—the Probation of Offenders Act of 1907 and the Children's Act of 1908. These two Acts are the result of this new spirit which has arisen in the treatment of the criminal which may roughly be defined as the "reformatory" spirit, as over against the "punitive." We no longer despair even of the adult criminal, but so far as the children are concerned the great object is to prevent them from drifting into the channels of crime, to rescue them at an early age from parents or relatives who make a profit out of their corruption, and so far as possible free them from the associations of early childhood. The conditions which created the child criminal must be changed, and changed largely by the action of the State; yet, while we are endeavouring to give to that class of the very poor in which the criminal is usually trained a new environment, we must continue our efforts to promote such ameliorative measures in dealing with juvenile offenders as are indicated by the Bills already alluded to.

The three reforms which have now passed into law, two of which are calculated to greatly assist the work of reformation, are as follows:—

1. The arranging of separate places of detention for children awaiting trial.
2. The necessity of hearing the cases of children in a separate Children's Court.
3. The appointment of probation officers.

1. *Children Awaiting Trial*.—The question of separate places of detention apart from the adult at all stages has long been considered a matter of prime importance. Some authorities on their own initiative have taken this action. Now all authorities will have to follow a similar course. When a boy or girl is arrested it will be taken to some special home until the case can be heard. London, perhaps, has given the best illustration of what can be done by these remand homes. It has three in different districts, Camberwell Green, Harrow Road, and Pentonville Road, and experience shows that they have obviated much of the risk which was associated with the prison or the cell at the police court. When we remember that some of the children sent to these homes are as young as six years old, and that less than 1 per cent. were eventually sent to prison, no other argument is required to convince the outsider of the value of this new method.

2. *Children's Courts.*—The boy or girl is then taken from the remand home to a special Children's Court. This court need not necessarily be constructed especially for such cases—indeed, in most towns the expense would not be warranted—but for the time being it should be reserved exclusively for children. The cases should be tried by magistrates especially chosen for the purpose, and by the new Act the children are not allowed to be associated in any waiting-room with adult prisoners, or to appear in the same court with them. We have to remember that not more than one-third of the boys and girls who are brought before the magistrate are guilty of any offence. Sometimes the parents are the guilty persons, or they are found wandering and destitute, or they are living with persons of bad character. In all these cases there can be no object whatever in exposing the children to public gaze in an open court, and all authorities are agreed upon the wisdom and common sense of the method which has now become law.

In this respect England is only following in the footsteps of the United States, of Canada, of Australia and New Zealand. Wherever the Children's Court has been adopted it has been followed by a marked diminution of juvenile crime. In this way the number of juvenile criminals in New York has been reduced by 50 per cent., and in addition a great saving has been effected as regards trials. Chicago established a Juvenile Court in 1889, and it is estimated that by means of these courts and probation officers a saving was effected in one year alone of £12,135. Practically all the large towns in England have already set aside one special room with a fixed time for these juvenile offenders.

3. *The Appointment of Probation Officers.*—The Probation of Offenders Act of 1907 does not, of course, go so far as one would wish, but it does allow—and, indeed, recommends—the appointment of probation officers, so that when a child is released on parole it may be followed up by some one man or woman appointed for this purpose, whose business it will be to see that the offender observes the conditions of his recognisance, keeping the court informed as to his behaviour, to advise, assist, and befriend him, and when necessary endeavour to find him suitable employment. The method as employed in the States has been most successful. The probation officer is not necessarily a constable—indeed, in many places in the States it is recognised as unwise that a constable should be appointed. In England he must be in plain clothes. The main thing is that the probation officer should act on humane and rational principles, and should

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remember that the fatherly or friendly attitude of mind in dealing with these young people is the method that is more likely to produce reformation than any other.

So far as our reformatory and industrial schools are concerned, useful as they have been in the past, they are likely to be still more successful in the future in clearing our streets of the potential hooligan and affording an opportunity to those boys and girls who have been handicapped in life by reason of the fact that their parents have had criminal propensities. We have at present over fifty reformatory schools, containing over 5,000 inmates, and 142 industrial schools, 125 of which are under voluntary control. This number as a result of the new Children's Act of last year must inevitably increase. One of the great weaknesses in connection with both reformatory and industrial schools in the past is that we have not had sufficient accommodation. The result is that large numbers of boys and girls who are somewhat weak-minded, and who are, therefore, more liable to become criminal than others, have either been turned out of the schools or refused admission. Without reflecting in any way upon the voluntary system, which has some great advantages—for example, in the freedom with which religious instruction can be given and religious affections awakened—there can be little doubt that the State will have to construct on its own account a considerable number of new schools designed to deal with this class of child.

Meanwhile it is almost impossible to exaggerate the value of the supervision exercised during the period of detention, which extends up to the age of nineteen years in the case of reformatory schools and up to the age of eighteen in the case of industrial schools.

It is also enacted in the new statute of 1908 that no child under the age of sixteen shall be sentenced to capital punishment. This is a merely formal matter, as children are never actually executed, although they have been condemned to death, but the mere formality itself is harmful. Then again no child can be sentenced to prison, and a "young person" cannot be sentenced to prison except in certain very special cases. We have thus abolished all imprisonment for children and substituted a suitable place of detention at which the child can be dealt with upon reformatory lines. This new Act may be called the Children's Magna Charta, and, if improvements in administration proceed *pari passu* with the legislation itself, we may expect a great decrease in juvenile crime, and at a later stage a consequent decrease in the number of adult criminal cases. We still require to give more attention to the medical side of crime, especially

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in connection with the young, and it is to be hoped that in all large towns a doctor who is a specialist in mental cases will be called in to consult where any unusual circumstances in connection with the case will make it seem advisable to the magistrates.

If it were possible to co-ordinate to a greater extent the work that is being carried on on behalf of children by various State departments it would be a great advantage. We have treated the whole question of child life and labour in such a haphazard and unsystematic fashion that comparatively few people are aware of the responsible authority or the steps that ought to be taken to remedy a grievance. Voluntary societies such as the Society for the Prevention of Cruelty to Children have done the work which should have been discharged by the Government itself. That society is required to pay the actual charge of bringing criminals to justice. The least that the State should do under such circumstances would be to contribute the entire cost where conviction has been obtained, and, generally speaking, to encourage and to subsidise voluntary institutions wherever they have shown themselves able and willing to do the work which rightly speaking should fall upon public authorities.

Finally, the child question cannot be treated apart from other and larger questions of social reform. If ever we are to save the child we must attack the housing problem, the problem of unemployment and casual labour, and put an end to the evil conditions and the degrading atmosphere of slum life. At present we are moving in a vicious circle. We build up with one hand and pull down with the other. Any Government worthy of the name to-day must have a great constructive policy of social reform upon all sides in order that this blot of a degraded child life may be removed from the national escutcheon.



Westminster; or, Parliament and its Work.

BY SPENCER LEIGH HUGHES.

THE Palace of Westminster as we know it is only about seventy years old, though the beautiful walls, towers, and turrets have been so mellowed and toned during that period of time that they have the appearance of having stood there at least a couple of centuries. But although this superb and marvellous building, in which the chosen legislators and the hereditary legislators of the land live and move and have their being during the session, is comparatively modern, the site is rich in historic interest and in traditions taking one back into the remote past. There has been a Palace of Westminster for more than a thousand years. Monarchs and statesmen assembled there and made laws five centuries before the Tuileries arose, and almost two hundred years before the foundations of the venerable Vatican were laid. I doubt if any other spot in the world can show a more remarkable continuous history. The Houses, Westminster Hall, and Westminster Abbey may be said to be full of ghosts—of monarchs, of statesmen, and of heroes. Let there be no doubt about the heroes, for I maintain that the continued existence of a free Parliament in this country is proof of heroisms in the cause of liberty compared with which some of the heroisms of the battlefield appear almost vulgar.

The reader may perhaps ask what all this has to do with Parliament and its work to-day. I think there is a very real connection. Great traditions have an ennobling influence. John Morley—I prefer the old style to the new title—has written eloquently about—

The indefinable charm that haunts the grey and venerable quadrangles of Oxford and Cambridge; the stately halls, the silent and venerable libraries, the solemn chapels, the studious old-world gardens, and all those elevated memorials and sanctifying associations of scholars and poets, of saints and sages, that march in glorious procession through the ages, and make of Oxford and Cambridge a dream of music for the inward ear and of delight for the contemplative eye.

That is well said—but as much may be said for Westminster. I do not suggest that all the thousands who have taken part in the

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noble struggles and the ignoble intrigues that have marked the history of Parliament have been great or worthy. A few have been infamous, and a vast number quite commonplace. But moving across the screen of history there we have always had a saving remnant of the great, setting an example and keeping the standard high. This cannot fail to have had an inspiring influence on the life of the place, for, in spite of the poet's dictum, it is profoundly true that the good which men do lives after them.

Parliament as we know it is really the outcome of the scheme of very imperfect representation drawn up by Simon de Montfort, who was a foreigner, or, as we now put it, an "alien immigrant." There is something quaintly interesting in the fact that so pre-eminently British an institution as the House of Commons should have been devised by one who was not British born, but such is the fact. Green, the historian, puts the matter clearly enough when he says—

The attendance of delegates from the towns had long been usual in the County Courts when any matter respecting their interests was in question; but it was the writ issued by Earl Simon that first summoned the merchant and the trader to sit beside the knight of the shire, the baron, and the bishop in the Parliament of the realm.

Simon de Montfort, though originally a foreigner, seems to have been soon and completely initiated into the methods of English political life. For it is on record that when King Henry III. denounced the reformer as a "false traitor" Simon brightly retorted that the King was "a liar." These two words "traitor" and "liar" have been bandied about in the world's politics ever since, and have been applied to many a worthy man. Many of the rules, standing orders, and unwritten laws of Parliament to-day will be found to be really framed in order to keep men from saying things of this sort to each other, and infinite skill has been shown on many an occasion by gentlemen suggesting that which they must not say, and yet not getting out of order.

We have seen that Simon de Montfort was the first man to call into existence a Parliament with any pretence of being representative in character—and, of course, if his institution be examined in the light of the twentieth century it will seem a small and privileged affair. But it had the living germ in it, and all that has been added since has really been an extension of his scheme. There were two Houses in his day—there are still two Houses. There were three Estates of the Realm then—Lords Spiritual, Lords Temporal, and the Commons—and those three still exist. In the days of Henry III. it was necessary before a Bill became an Act that it should be passed by and with the consent of the Lords Spiritual and Temporal and the Commons

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in Parliament assembled, and should receive the assent of the monarch—and all this is still necessary. Thus when dealing with Parliament and its work to-day it is well to remember that there is much that is old still surviving in spite of almost numberless reforms and alterations in franchise and procedure.

Parliament exists for two main purposes—making laws and granting supply. So far as law-making is concerned the two Houses have an equal share of responsibility, but in regard to granting supply or voting public money the House of Commons has the sole control. It is true that the Finance Bill, which is the Budget put in legislative form, has to pass the House of Lords, as all Bills have before they become law, and thus the Lords could reject the Budget if they chose to do so. But they cannot alter it in the slightest degree—they must either accept it or reject it, and the rejection of the Budget, involving as it would the collapse of all the public services—both fighting and civil services—is a step that no sane man would ever suggest. Thus for all practical purposes the Commons alone are responsible for the public purse. There is a Parliamentary phrase, “getting the Speaker out of the Chair,” which sometimes puzzles the outsider, and the phrase reminds one of what used to be the main purpose of Parliament. At one time—nay, on repeated occasions in the past—monarchs attempted to rule without Parliament, but eventually they had to call the members together in order to get money. The members then resolved that, before they formed themselves into a Committee for granting Supply, they should have an opportunity of stating their grievances and demanding redress. Thus, on the motion that the Speaker should leave the Chair so that the House can go into Committee, members raise various questions, and this is a continuation of the old demand that grievances should be redressed before Supply is granted.

In theory every member has an equal right to speak on every question submitted to Parliament—but, of course, this is a right which cannot be carried out in practice. At one time there was no means of stopping a member other than shouting him down, and there are a few members who still think that this is preferable to the more modern method of the closure. Sir Spencer Compton, who was Speaker in the reign of George I., when he was appealed to by a member who claimed the right to be heard, answered, “No, sir; you have a right to speak, but the House have a right to judge whether they will hear you”—but this curious ruling has been called in question by other authorities. The House has, however, for a very long time sought to exercise some such right, and even to-day if a man

tries to speak when almost every other man in the place wants a division he stands a poor chance of making himself heard. Interruptions affect different men in different ways—suppressing some and rousing others to greater efforts. There is a curious incident mentioned in the Parliamentary records for 1601, when Serjeant Heale was addressing, and it is said that “all the House hemmed,” a demonstration which, I suppose, indicated scepticism. This annoyed the hon. and learned gentleman, and the report is continued in this way: “‘Well,’ quoth Serjeant Heale, ‘all your hemming shall not put me out of countenance,’ so the Serjeant proceeded, and when he had spoken a little while the House hemmed again, and so he sat down.” This was a case in which interruption succeeded and the man was suppressed. In much more recent times, however, Mr. Peter Borthwick was interrupted noisily and repeatedly, and he turned on his tormentors saying that if he was not allowed to finish his speech in his own way he would not leave off at all! The House was so startled by this grim threat that they let the hon. gentleman have his own way.

Of course, if this power of interruption were abused the majority could exercise an absolute tyranny—and so could a minority, for a very few men can easily make debate impossible. Fortunately the House as a whole, however it may vary from time to time in political complexion, always has a regard for order and for fair play. I have watched its proceedings for many years now, and I have often said that the best thing about the House of Commons is its general tone. It is not easy to define in print exactly what that phrase means, but all those connected with the life of Parliament will understand it. There is no place in the world in which pomposity or pretence has a poorer chance of making an impression. Mr. Birrell, who knows the House intimately, has said truly that it makes no difference to a man there if he has £100,000 a year or 30s. a week—if he has something to say which is worth hearing and can say it they will listen; if he has not, or cannot, they will not. This is not a new trait peculiar to the present exceptionally democratic House either. More than fifty years ago it shouted down some of the most aristocratic and wealthy members, but it burst into a roar of sympathetic cheering when honest Joseph Brotherton, then member for Salford, began his plea for the Ten Hours Act by saying, with tears in his eyes, “Sir, I am now a member of Parliament, but I was once a poor, wretched, half-starved factory boy.” As I have said, the general tone of the House is sound. There are, of course, undesirable members, or at any rate I will put it in this way—some members are less desirable than others.

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No doubt there are self-seekers there, men with axes to grind, men who are not too scrupulous as to method, men who in their passion for tactics will stoop to trickery—but I am talking of the general tone of the place, apart from the few undesirables and from the few exceptionally high-minded men. Looked at from that point of view, and taking them all together, I believe there is no more fair-minded body of men in the world. I would sooner submit my fate to their judgment, if no party issue were involved, than I would submit it to any other tribunal.

This instinctive regard for fair play, amounting almost to a passion, does much, of course, to promote the smooth working of the Parliamentary machine, but it would not do to trust to that alone. And in addition to that we have the authority of the Chair. It is said that foreigners are chiefly impressed by two things in this country—the implicit obedience shown to the orders of the policeman who controls traffic in the street, and the deference shown to the Speaker of the House of Commons. The reason is the same in both cases—those who are controlled by the policeman or by the Speaker know that he does not interfere for his own amusement but for the general good. Much, however, depends on the manner of such interference. The Speaker of the House of Commons is, of course, a member of that Assembly, and has, therefore, to be elected. That means he must belong to one party, and very likely before his promotion to the Chair he has made party speeches, and naturally enough given party votes. But directly he steps from the floor into the Chair he must on all occasions exhibit the “cold neutrality of an impartial judge.” Not only must he be impartial, but he must avoid even the suspicion of partiality. That is the first requisite. Then he must be so well acquainted with all the rules of Parliament, standing orders, sessional orders, and unwritten law, as to be able, on the spur of the moment, and possibly amid excitement, to give a ruling on some intricate point of order. Again, he must be endowed with a double portion of tact—a priceless gift. The present Speaker, Mr. J. W. Lowther, has all these gifts and virtues in a pre-eminent degree, and he adds to them the gift of humour—natural, unforced, good humour—which enables him again and again to avoid a crisis or a scene, and to soothe angry passions by raising a general laugh. At the same time he never lacks firmness or sacrifices dignity, and the affection with which he is regarded in all parts of the House is based on admiration and respect.

And now let me attempt to describe some of the leading types in the House of Commons. I do not propose to mention members by name—for more than one reason. In the first

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place, each man there belongs to some party or group, and if I were to eulogise or criticise him it is probable that some reader might take exception to my view. And, again, I prefer to deal with types which are always there, in one Parliament or in another, and on each side of the House. To begin with there is the front bench man and the man who is not front bench—and only those acquainted with the life of Parliament can appreciate how deep and wide is the gulf which separates the two. The front benchman has many privileges which are denied to the private member. He is always called on by the Speaker in preference to men of humbler Parliamentary status. As a rule he is allowed to keep on longer without audible or visible signs of anguish from his hearers. And he has the very considerable advantage of a table on which he can lean, and which he can thump when he likes. There are unkind men—private members, as a rule—who say that these eminent gentlemen draw a sort of wooden inspiration from that piece of furniture. Again, most front bench men have a private room in the House—and very snug, cosy resorts they are. Very likely most of the time spent in these official retreats is given up to hard and conscientious public work, but the private member is apt to indulge in gloomy hints about these favoured leading men lolling on sofas, smoking cigarettes, and reading novels, English and otherwise. Thus there is always a certain amount of not altogether unfriendly grumbling by the private member at the expense of the more successful.

Another permanent type of member is the bore, and he is the possession of not one party only by any means, for he is to be found in all parts of the House. The Parliamentary bore has been likened to the pestilence that walketh in darkness and the destruction that wasteth at noonday. These gentlemen may be roughly divided into three classes. First of all we have the unconscious bore, or the man who thinks he is making an interesting speech, and giving pleasure, when he is not. He is rather a pathetic figure, and inspires pity rather than resentment. Then there is the semi-conscious bore, the man with lucid intervals during which it flashes across his mind that he is not quite a success. These recurring doubts induce him to keep on and on, hoping to compensate for gloomy intervals by purple patches of oratory. Such a man never knows when to end. There is a tale told about an unfortunate man who was pursued up a tree by a bear, and he was last seen with the bear close behind him at the very top of the tree where the poor fellow was "feeling out for more tree." So with the unhappy man who has said all, and more than all, he had to say, but knowing that he has

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not been successful he "feels out" for more words. And the third sort of bore is the avowed and brutal bore, who knows what he is doing and who glories in it. No man is less of a bore than Mr. Birrell—indeed, bores and Mr. Birrell may be said to be the extremes of an antithesis—but that right hon. gentlemen has pretended to do what the conscious bore does in real and deadly earnest. He has said that there was a time when he used to pity his audiences, but feeling that such weakness was unworthy of a public man he has ceased to pity and has begun to punish them. No one objects to Mr. Birrell's oratorical punishment, but there are men of whom it may be said that the House "suffers under them." It is not easy to define a bore—indeed, it is not easy to define anything, for either you say too much and make your definition a long straggling statement, or in attempting to compress you leave out something essential. I have always thought that Johnson happily hit off one leading trait in a bore's character when he said of a learned divine "The worst of Warburton is he has a rage for saying something when there's nothing to be said." It is that rage which leads many a member of Parliament to his doom. But a man may have something to say, something that really ought to be said, and be a bore because he does not know how to say it. The fact is that under our present Parliamentary system a man may try often to get an innings and fail repeatedly to be called upon. That is a very common fate. The result is that when an unfortunate gentleman does get a chance after repeated failures he feels that he must make the most of his opportunity, not knowing when he may get another. Sir Walter Scott used to advise men always to make a good meal, as they could not be sure when they would get the next, and so the man who seldom catches the Speaker's eye feels when his turn comes that it would be absurd to say what he has to say in five minutes, though that time may be ample for his purpose, and so he wanders on and on, repeating himself, floundering this way and that, and employing all those Parliamentary formulas which are so dear to the heart of the member. It is hard to blame such a man, for it is the system that is at fault.

Another type of member to be found continually at Westminster is the expert speaker, who may be a bore or may not, as the two types sometimes overlap. There are all sorts of experts—those whose forte is foreign affairs, or engineering, or agriculture, and so on. There is the education expert, of whom we have seen much of late, and who is rather trying because of his tendency to head straight off into the thickets of theology on the slightest provocation. Thus, if the subject is the necessary amount of

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light, fresh air, or drainage for a certain school, he will begin to argue about the difference between original sin and actual transgression, or some such abstruse point. The chief experts, however, the men who appear year after year, always with the same message of woe, are the naval and military experts. These gallant men, some of whom are retired officers who deserve well of their country, are nearly all convinced that the services are going to the dogs. They are all bluff and hearty pessimists, though the gloom of the pessimism of some is deeper than that of others. When I first heard them I used to tremble for my country, feeling that one could not sleep in safety, and that we might not only be invaded but annexed any morning. Since then, however, I have learnt how to listen to these jeremiads unmoved, and to imitate the wise theologian who looked the difficulty in the face and passed on.

Intimately related to the expert is the crank or faddist, but let me warn the reader against supposing that every man who at Westminster is labelled "crank" deserves that scornful description. The man who is so defined is often simply a man in earnest, a man who really and honestly wishes to leave his country and the world better than he found them. Some of the very finest men I have known in Parliament, the salt of the place, have been dismissed as cranks by men of more careless dispositions. There is something in the atmosphere, the mental, moral, and physical atmosphere at Westminster, which discourages enthusiasm, and which induces mental and bodily lounging. Every man who has known the place half a dozen years will admit that. And the man who can resist such influences, who can be unwearying in well-doing amid such surroundings, deserves respect and admiration. But there are "cranks" of a different type—men who are wedded to some trivial hobby which they ride to death, men without any sense of proportion, men of one idea, and that idea very often being a wrong one. They never go far in Parliament. They are soon detected, and passed by as of no importance, for no amount of persistence—and your faddist is deadly in that respect—can force a question to the front in Parliament unless it has some real claim on public attention.

I must not pass over the obstructionist in my little gallery of Parliamentary characters. I have spoken already of the difficulty there is in giving a correct definition of anything, and I am not going to try to define obstruction. As a rule, the sound supporter of the party which is in regards everything that is said by the Opposition of the day as gross obstruction, just as the party which is out declares that every case in which

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loquacity is curtailed by the closure is an act of tyranny from which Nero in his worst moments would have shrunk. But, of course, there is such a thing as obstruction—talking, moving amendments, forcing divisions, and so on, for the mere sake of wasting time and delaying the progress of business. And it often happens that the man who is obstructing a measure has no hostile feeling toward that particular measure—indeed, he may be quite willing to see it go through. The fact is he may be keeping his eye on the next order of the day, and by keeping the first subject before the House hinder the second from coming on. The way of the obstructionist is more hard to-day than it used to be. There was a time when a man could keep on as long as he liked. He could get volumes of “Hansard” and read speeches from their pages for hours—but all that has been changed, and to-day the obstructionist must appear, at any rate, to be debating some point, must keep to the point, more or less, and must avoid vain repetitions. Even in these more trying circumstances, and under these harder conditions, there are some who manage to obstruct with a considerable amount of success.

So far I have been dealing with men who speak or who are anxious to speak, but in every Parliament there are some gentlemen who never say anything and who do not want to hear their own voices. The type is rare, I will admit, and like other rare things it is precious. These are the men beloved of the Whips, men who vote straight and say nothing. To some they are known as “our dumb friends’ league.” In these days constituents are more than ever requiring, and they are apt to resent the continued silence of a representative. The reply to complaints of this sort is generally that the gentleman who may have said nothing in the Legislative Chamber itself “has been doing grand work upstairs on Committee”—and this is very often true, for an enormous amount of the most valuable work in Parliament is done in those Committees—work which brings members down to the House early in the day, work demanding close attention and vigilance, and work which ensures no glory, as the public is hardly conscious of the fact that it is done at all. Indeed, there are careful observers of Parliament who declare that its most useful work is done in these almost unobserved Committees. Members have there to examine the details of all sorts of huge commercial proposals, dealing very often with interests affecting millions of money. Some of these members are poor men—very poor in some cases—yet there has never been an instance in which bribery or corruption has been known or even suspected. This is surely a source of legitimate pride. Again, in Committees dealing with private Bills anything of the

nature of party politics is almost entirely unknown, the members of various parties settling down to do their work like so many business men round a table. Of course, I do not say that this is the case in Grand Committees, which examine the details of controversial political Bills sent up from the House, for in such cases there is plenty of party spirit, some would say too much, in evidence. Indeed, some of the most subtle and persistent obstruction on record has taken place in these Standing or Grand Committees. In a recent case dealing with the Irish University Scheme a curious manœuvre was successfully carried out for a time. A certain number of members had to be present in order to form a quorum, and without that quorum, of course, no business could be done. When the Committee met it was found that the number present just formed a quorum, whereupon two members who were opposed to the scheme left the room and sat in the corridor outside. By this simple expedient they rendered the Committee powerless for an hour or two until other members could be discovered and induced to set the machine working again!

Returning to the House itself and the debates there, let me try to explain to the sympathetic reader some of the woes of the private member. I have already said that there are some members who never speak, and who do not want to speak—but there are many others who are anxious to join in but who do not get a chance. For many jump up calling out “Mr. Speaker,” but few, necessarily few, are chosen. The choice lies with the Speaker, nor is his task an easy one by any means. No man likes to be passed over, and yet so transparently fair and impartial is the present Speaker that, while disappointed members curse their luck, they never call in question the good faith of Mr. Lowther. Let the reader imagine himself a member who is anxious to take part in what is called a full-dress debate—that is to say, a debate lasting four days. I have known members jump up literally scores of times, day after day, and never get a chance at all. A friend of mine, a man with a scientific turn of mind, told me that in one of those debates he had expended enough physical energy to raise half a ton to the top of the Clock Tower—and all in vain. He also explained quite a curious psychological process in this connection. He said that at the beginning of a debate a man jumps up eagerly hoping and expecting to be called on. Then as time goes on he ceases to expect, but he continues to hope. Gradually as he jumps and jumps even hope dies away, but he continues to jump from force of habit. At last, though he jumps up mechanically, he has ceased to want to be called on; he would rather not catch the Speaker’s eye, but he cannot help jumping. A young member confirmed all this when I

questioned him about it not long ago, and said that he made his maiden speech in those melancholy circumstances. That is to say, he was called on suddenly after three days of these heart-breaking gymnastic performances, and he was thrown into a panic. All that he had intended to say at the outset had been said over and over again by other men, and yet he was in for it. The unfortunate young man assured me that he had no notion as to what it was he said. I had heard the speech, and I assured him that I knew what he said, but that no one was quite sure as to what he meant.

It is easy to make a little fun about the blunders perceptible in maiden speeches, but few of those who criticise come through such an ordeal with success. For it is no ordinary ordeal. Some of the greatest men have confessed that they suffered acute mental misery, that their voice sounded strangely in their own ears as if someone else was talking, and that really they were scarcely conscious of what they were saying. And, of course, directly a man sits down on such an occasion he is haunted by the knowledge that he had all sorts of good things to say and forgot to say them. The House is very indulgent at such times, and is prepared to cheer almost anything. They overlook—nay, they welcome—signs of nervousness, regarding such displays as a compliment to the House and a tribute to its awe-inspiring character. The one sort of maiden speech which old members dislike is one that is marked by too much self-confidence, or that is cocksure in tone. Very artful members, even when they are old and experienced speakers, know well enough that a little hesitation in style, pausing now and then as if to choose the very best word, recommends a man to the House. This deliberate and thoughtful style, if accompanied by a good, deep-sounding voice, will make a rather commonplace remark sound like the last word of wisdom. Nor should it be supposed that nervousness affects young speakers and beginners only, for many a man who has taken a leading part in the rough and tumble of debate for years has owned to being nervous to the end. Mr. John Bright was painfully, miserably nervous whenever he rose and long before he rose. Mr. Gladstone, when asked about his experiences in this connection, admitted that he was sometimes nervous before opening a great debate—"but in reply never!" It often happens that the man who is most nervous before he rises does the best when he is up. That feeling known as nervousness may be an impatience to begin, it is energy resenting restraint, and when the man gets his chance that same energy, which made him restless and ill at ease helps him to add force and fire to his speech. There have been men who have declared that they never felt a touch of nervousness—but, as a rule, they have

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been men whose performances have not been inspiring. The poet has spoken of pensive writers who

Sleepless themselves, they give their readers sleep,
and in the same way there are members of Parliament who, though not nervous themselves, when they rise fill all others with nervousness and apprehension.

One often hears about legislating in a panic, and the rush of business at Westminster, but I think those who have had anything to do with getting a Bill through the House will not recognise that there is much danger of exceeding what may be called the speed limit. What strikes the man who is in earnest, and is perhaps temperamentally rather impatient, is the number of obstacles that have to be surmounted before a Bill can become an Act. The rules of what is called Procedure seem to be chiefly concerned in making it difficult to proceed. I am not concerned here with the wisdom or unwisdom of these regulations, but merely mention the fact that there are numberless opportunities of getting a blow at a Bill before it leaves the Commons. It can be discussed on first reading (though this is unusual), thoroughly debated on second reading, examined line by line and word by word in Committee, again minutely scrutinised on Report Stage (presuming that it has been altered in Committee), and debated again on the third reading. That is to say it is open to debate, criticism, opposition, friendly remonstrance, and so forth during five different stages. It is absurd to talk about a Bill that has gone through all this as being rushed, or as illustrating the evils of legislation in a panic. Of course, it is possible for a Bill to go through all its stages in both Houses and to receive the Royal Assent all in one day—indeed, this was done at the time of the dynamite scares. The members passed a special Act for their own protection, and no one can blame them, but cynical people have not failed to point out how much more agile and mentally nimble hon. gentlemen can be when their own skins are in danger than they are when they are only concerned with the public interest.

Perhaps this is not surprising, seeing that after all members of Parliament are human. And being human they are easily and eagerly interested in anything of the nature of a scene. A personal incident between two members will fill the House instantly when the consideration of some vote involving millions of money will send them away in troops to the Terrace or the smokersrooms. In regard to scenes I may say—and I am sure it is not the outcome of narrow, insular prejudice—that our Parliament is far better behaved than any in the world. It is true that I saw members fighting, literally fighting and smiting each other on the nose, on July 27th, 1893, but such a scene is quite exceptional. The

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historian had to go back 200 years to find its equal, and we and our successors will probably have to wait another couple of centuries before it is repeated. Moreover, those who judge Parliament from newspaper reports should remember that there is a tendency among papers of a certain type to magnify trifling disagreements into serious disturbances, turning molehills into mountains, and using the word "scene" on the slightest provocation, and sometimes without any justification at all. When we remember that in Parliament there are some hundreds of men confronting each other, men who are bitterly opposed in opinion, men who hold those opinions strenuously and even savagely in some cases, the wonder is that there are not more "scenes" really worthy of the name. Here again the House owes much to the Speaker, who knows how to make allowances, and who can give, if not the soft answer, at any rate the humorous suggestion that turneth away wrath.

As a rule, the liveliest part of a sitting comes at the beginning, when questions are put to various Ministers. There was a time when the member who asked a question used to recite it at full length, but as questions increased in number, and as some members who had few opportunities of addressing the House expanded questions into short speeches, this right was taken away, and now a member has to be content with mentioning the number of his question on the paper. But he has the right to ask a supplementary question "arising out of the reply" given by the Minister. This right is very largely used—indeed, there is a sort of general opinion that a member is a poor-spirited fellow if he accepts first reply as sufficient and final. It is very amusing to notice what a broad view some gentlemen take of the phrase "arising out of the reply," as many of the supplementary questions have not the remotest connection with the original answer. Nor is it only the man who asks the first question who has a right to put in a supplementary or a series of supplementaries, as any member can take a hand in the game—the Speaker seeing that the right is not abused. The onlooker may sometimes be surprised at the ease with which a questioner, who may be a man of no exceptional ability, scores over a Minister who is perhaps a man of singularly alert intelligence and gifted with considerable powers of repartee. The explanation is that the Minister, as a rule, is anxious to give an answer that will not stir up hostility or provoke further inquiries. It is his desire to get business through with the least possible friction or delay, and many a time he will keep back a scorching retort that he would like to indulge in were it not that he knows full well that such a luxury can be enjoyed only at the cost of a score of other questions from a dozen different members. There have been

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many strong things said in Parliament, but the strongest is poor and tame when compared with the things that men would like to have said but felt that they must not.

What I have said hitherto has applied almost entirely to the House of Commons, but, of course, there is a Second Chamber, also, the House of Lords, generally known by the rather grim phrase, "another place." In these days the House of Lords, its rights, its privileges, and even its existence have become a question of controversial politics. In other words, the House of Lords is a party question—and it is a question in regard to which I hold strong views. But for my present purpose political opinion may be left on one side, and I will attempt to describe simply what goes on in the other place from a non-controversial point of view. It may surprise the reader to hear, but it is a fact, that in many respects the members of the House of Lords, which is often described as "the stately Gilded Chamber," are far more free and easy than the members of the Commons. Many a new member of the House of Commons gives himself far more airs than some toddling old peer. I have known a peer not only quite willing and even eager to get a stranger a ticket for the Gallery, but also apparently quite touched and gratified at finding so much interest taken in his Chamber. Then there are really no rules of order at all in the Lords. They have a Speaker, known as the Lord Chancellor, but he has no power to call any peer to order. He may tender advice, but that is all. In the Commons, if half a dozen members jump up together all anxious to address the House, the Speaker not only has the right but it is his duty to single out the man to be heard. In the Lords it is not so. Of course, as a rule, there is no undue rush of debate in the House, but if two peers rise together and both persist in going on the only way out of the difficulty is for some third peer to rise and move that "my Lord So and So do be heard." This is a polite or aristocratic way of saying that "my Lord Someone else do shut up." The House of Lords has been known to take a division on whether a man should or should not be heard. It is easy to make fun of the Lords—all kinds of distinguished people have done it. The late Frank Lockwood used to say that when he listened to a debate in the House of Lords he always felt as if he were dining in the house of a duke when the duke was lying dead upstairs. And one of the peers themselves said that when he made a speech there he felt as if he was addressing a row of corpses by candle-light!

The speaking in the Lords is different in style from that in the Commons, quieter as a rule, and seldom, indeed, is any speaker rewarded by anything beyond a gentle murmur of applause or a

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polite ripple of laughter. The House of Commons is singularly generous in regard to laughter, and the smallest joke or the most ancient "chestnut" will send it off into loud guffaws—but the Lords are not so easily moved. Having said that it is easy to make fun of the House of Lords I ought in fairness to add that when the assembly pulls itself together for a really great debate one looks upon a scene not surpassed in Europe for interest and brilliance, and one hears debating of a very high order of merit. Some of the House of Lords debates on Free Trade when the fiscal controversy was new were splendid because of the high level maintained throughout. The late Lord Goschen and the late Duke of Devonshire and others who opposed them handled the topic in a manner worthy of so great a theme. I have mentioned the interest and brilliance of the scene, and I may explain that the chamber in which the peers meet has greater architectural merits than the House of Commons. The two were originally of the same design, but a false ceiling has been put in the Commons to make it more easy to hear. The Lords have left their chamber alone, it being said by cynics that the peers modestly recognised that it did not really matter whether their words were heard or not. On a great occasion you can see on the floor of the one chamber the picked men of both Houses; for, in addition to the leading peers, many of them men of the very highest order of ability, there are the leading Commoners grouped round the throne by virtue of their rank as Privy Councillors. I have often seen nearly every member of the Cabinet and nearly every ex-Cabinet Minister who happened to be Commoners standing there or sitting on the steps of the throne. Nor is that the only or the greatest attraction on a big night in the Lords, for they do not hide their womenfolk away in a dark cage as is the case in the Commons. On the contrary, the peeresses sit in the side galleries in the full blaze of the electric light and in all the glory of silk and satin and precious stones, furs, and feathers, and all that goes to make up their costly apparel. These ladies, or some of them, are far better worth looking at even than the eminent men on the benches beneath or around the throne. I have mentioned the electric light in the Lords, and it is a curious fact that the peers have gone in for the more modern illuminant, while the Commons still hold by gas. It has been said that "Gas is the members' native air," but that is, of course, a slander on a worthy body of men. Before leaving the Lords I may mention a fact that is not generally known. There is no need for the Lord Chancellor to be a member of the House of Lords though he is the Speaker of that House. Lord Brougham while he was still plain Mr. Brougham sat and presided there. Another quaint and not generally known fact is

this—when the Lord Chancellor is on the Woolsack he is not really in the House in a technical sense. Thus, when he rises to take part in debate—and he can speak as a party man, unlike the Speaker in the Commons—he has to leave the mat which is just in front of the Woolsack and step to one side, thus putting himself in the House!

Now and then, of course, differences of opinion arise between the two Houses, and the merits of those political disputes are naturally matters of opinion. In these days such differences are treated in a more or less decorous way, and are generally ended by a compromise of some sort. There is on record rather an amusing incident showing how the House of Commons showed its resentment against the House of Lords. It was in 1772 that the House of Lords treated Edmund Burke with marked incivility, keeping him waiting at the door for three hours when he wished to present a Bill to their lordships. When he returned to the Commons he complained bitterly of the treatment he had received, and the whole House of Commons sided with their distinguished member, but nothing was done at the time, the House resolving to wait for an opportunity to show its resentment. That opportunity soon came, for a few days later the Lords passed a Bill to impose a bounty on corn, and sent the Bill on to the Commons. That House at once rejected the measure unanimously, but that was by no means all, for it is on record that “the Speaker then tossed it across the table on to the floor, and a number of members rushed forward and kicked it out of the House.” One has often seen the phrase “Kicking a Bill out” used figuratively, but I imagine that this was the only occasion on which a form of procedure was literally carried into practice. Even to-day there is a curious little ceremony which shows how the traditional jealousy between the two Houses has not been entirely abandoned, for when the Black Rod proceeds from the Lords to desire the immediate attendance of the Commons in the House of Peers to hear the Royal Assent given to certain measures the Serjeant-at-Arms in the Commons is always informed of the approach of this distinguished official. Upon this the Serjeant-at-Arms has the great doors of the Commons closed, taking care to bang them together just as Black Rod arrives. Then a little trap door is opened, and the Serjeant-at-Arms and Black Rod confront each other. Three solemn taps are duly delivered by the visitor, and then the doors are solemnly flung back, Black Rod advances up the floor with many bows, delivers his message, and walks out backwards way. This little ceremony is always repeated on such occasions, and it is supposed to affirm and to reaffirm the inviolability of the floor of the Commons. Moreover, Black Rod has to be careful to say that the attendance

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of the Commons is "requested" or "desired." On one occasion the visitor made a slip and used the word "required," and immediately there was trouble. Again, though there is a gallery in the Commons reserved for peers, noble lords are present as strangers only, and should the House resolve, as it may, that strangers are to be turned out the Lords, even if a Royal Prince be among them, must withdraw with the rest.

In both Houses everyone (with the exception of a few officials) who is not a member is a stranger, and even the representatives of the Press have no statutory right to be present. They are allowed in on sufferance, but their presence both in the Gallery and in the Lobby is recognised by the authorities—indeed, quite a little Press world has grown up there. There are more than 200 pressmen who have tickets entitling them to enter the Gallery—no tickets are issued for the Lobby. The man who goes in there has his name entered on what is called the Lobby list, and he goes in literally because he is known to the police, that is to say the police on duty, a marvellous body of men who hardly ever make a mistake, recognise him and let him pass. The pressmen at Westminster have quite a large suite of rooms, dining-rooms, reading-rooms, smoking-room, a library, writing-rooms (smoking and non-smoking), and a bar, so that the place is of the nature of a club. Though technically under the control of the Serjeant-at-Arms, the Press in Parliament is a very democratic community, having its own Committees (elected by ballot and on the principle of one man one vote), and it is allowed to manage its own affairs. Moreover, the relations between the Press and both Houses are, and have been for many a year, of the most friendly description. The Press Gallery has contributed not a few notable men to the life on the floor—Russell of Killowen, Sir Edward Clarke, Mr. T. P. O'Connor, Mr. Harold Cox, to mention only one or two, while Charles Dickens left that sphere to fill a great part in a region of even greater importance than the House itself. There has been one case of a man beginning upstairs in the Gallery, going on to the floor, becoming a member of a Government, and then returning to the Gallery again. This was Mr. Twiss, who was a barrister and a reporter for the *Times*. He entered the House, became Under-Secretary for the Colonies under the Duke of Wellington, lost his seat owing to the great Reform Bill, tried in vain to get another, and came back to the Gallery to start the Parliamentary summary for the *Times*. He is mentioned by Macaulay in one of his letters describing the scene in the House when the great Reform Bill was carried—the historian saying, "and the face of Twiss was as the face of a damned soul." I have said that the members of the Press at Westminster are in

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reality strangers, and this fact is proved by a quaint observance which still survives. No pressman is allowed to be present at prayers—the reader probably knows that the proceedings in each House are opened by prayers each day. If a pressman chooses to enter his Gallery before the opening of the sitting in order to watch the members assembling he can do so, but just before prayers he is requested to withdraw, and he is locked out until the ceremony is over. There is a friendly feud between pressmen and members as to the reason for this. The members say that the journalists are past praying for, and the journalists say that the members stand in more need of such attentions.

There is a great and varied life at Westminster quite outside the two chambers themselves—what may be called the life behind the scenes, in the smokersrooms, reading-rooms, Lobby, libraries, and on the Terrace. No doubt much of this is of a non-productive nature—given over to gossip and social entertainment. There are careful observers who think that the tea parties on the Terrace and the dinners given to strangers (ladies and gentlemen alike) are sadly overdone. The late Sir Wm. Harcourt used to say in his emphatic style that the Terrace would be the ruin of the constitution—but, of course, he may have referred to the individual constitution which may be undermined by excessive tea drinking. It would be a mistake, however, to think that all the time spent behind the scenes is wasted. Constituents may not know, but it is a fact that a member may be doing far better work for some cause they have at heart by talking it over in the Lobby, and above all by chatting about it to some Minister in his private room, than in making speeches on the floor. This has always been the case, and it is more true to-day than ever it was, for now we have all sorts of groups of members specially interested in various movements—Labour, Church, Nonconformity, India, the near East, foreign affairs, and so forth, and these groups often advance their causes by consultations and confabulations outside the House. And this sort of proceeding is almost essential to the success of private Bills in which the interests of towns and municipalities or great commercial corporations are at stake.

It has been said with truth that the House of Commons resembles a cricket match in this—you never know what is going to happen there. The Lobby is the chief centre of rumour in the whole Kingdom. You will seldom hear a member say “I don’t know” about anything. The man who would make such a confession would be looked on as a poor-spirited fellow. I have found that the safest rule to follow in regard to confident prophecies is to remember that usually that which is said to be certain to happen never takes place, and that which is declared to be

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impossible is sure to happen. And in dealing with individual members the best method of "getting at" them is by flattery. Disraeli said that royal personages not only welcomed flattery but they "liked it laid on with a trowel." This is not the case with all members, but as a rule they can stand a considerable amount of such attentions. Lord Melbourne, who knew politicians as well as any man ever knew them, summed them up in his old age as "Good fellows, very good fellows, but vain, very vain," and there is no doubt that he was right. It is not surprising, perhaps, that such a trait should be perceptible in a member of Parliament, for it is almost impossible for a man to attain that position without a considerable amount of self-assertion, and without asserting strenuously, and very likely believing, that he is a much finer fellow than some rival. And yet the House of Commons is a splendid place for taking the conceit out of a man. It is delightful to observe the bewilderment of some prominent local man who comes there, some man who has ruled the public life of his neighbourhood with a rod of iron, when he finds that the House regards him as less than nothing and vanity. Such a process sours a few, but as a rule a man gets his bearings sooner or later, and joins in the life of the place, accepting the inevitable with the best grace he can.

Mr. Birrell has said that the leading men in Parliament enjoy a reputation in the country not unlike that enjoyed by the most famous jockeys and prizefighters. They are looked upon as men engaged in some form of sport, as gladiators or rival performers in some great arena. The country likes a fighting politician, and that is true also of the House of Commons. Many years have passed since Lord Bolingbroke wrote to Sir Wm. Windham concerning the House: "You know the nature of that assembly; they grow, like hounds, fond of the man who shows them game, and by whose halloo they are used to be encouraged," and it is true to-day. Of course, "game" is sometimes scarce there, that is to say the proceedings may be dull—indeed, it is impossible to conceive anything more dull than the House on what is called a quiet night. But quiet nights are not to be despised, for on these dull occasions very often a vast amount of useful work is done, while a sitting which is given over to oratorical fireworks is often entirely barren. At the same time, though the great displays in the House seldom mean business, there is something attractive, exciting, almost intoxicating in the scene on such occasions, when the benches are packed on both sides, and the members are leaning over from the side galleries, when some reckless hard-hitter is up and his hits are acclaimed by the triumphant shouts of his friends, answered by savage defiance

from the other side, and when the whole place is seething and swaying with excitement and passion—then the House is worth seeing. It is all very well for philosophers who were not there to ask coldly the next morning what it all amounts to. It may not amount to much—but no one can help being caught in the whirl at the time. There is a tale about a precise Senior Wrangler with no ear for music who listened to some great oratorio, and when the last notes had died away he said, “It’s all very fine, but what does it prove?” Very likely it proved nothing, and in the same way many of the most telling and inspiring speeches in the House do not prove much. But there are occasions when human beings love to throw away logic and to “go for” each other, and it is that feeling which leads to some of the most rattling and resounding, though possibly the least fruitful, debates. The contrast between the glare and din and wild excitement of such a scene and the appearance of the House when a dozen prosy gentlemen are considering Scottish Estimates is so great that it is difficult to believe that the place is the same on both occasions.

And yet I maintain, after years of experience as a watcher or onlooker in Parliament, that no debate is entirely unfruitful. Pliny has said that something may be learned from every book that has been written, and so the patient observer may pick up something from any debate in the House. For, after all, there are men there who, while they may be not worth hearing on many subjects, are sure sooner or later to hit on their particular topic, and then they illustrate the truth of the saying that it is out of the fulness of the heart that the mouth speaketh. And they show also that when a man, who may be comparatively ill informed so far as many matters are concerned, is brought face to face with a subject which is his own, a subject with which his daily life has made him familiar, he can impress an audience which always is ready to listen to a man in earnest. Beyond this I can say from experience that no one can watch the proceedings of Parliament year in and year out without being now and then not only impressed, but also oppressed, by the greatness of the scene. The debate may not be exciting, but the issues involved are often tremendous, even when talking itself is dull. At Westminster, if anywhere in the world, things are done on a wholesale scale. Take, for instance, a humdrum debate on the Foreign Office and Consular Vote, or the Colonial Office Vote, when the speeches deal with regions and territories all over the world—east and west, north and south. To listen to such a debate is in itself a liberal education, teaching the man who listens something about the vast extent of the British Empire, and something about the almost countless possibilities of trouble

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in one direction or another. It is this which quiets most men who gain a seat on the floor, by showing them the extent of their responsibilities.

I hope I do not exaggerate this part of the work at Westminster, but I can say most truthfully that, though I am not a member of that great assembly, the House of Commons, I have watched its proceedings so regularly and for so long a time as to be captured and captivated by its inner life. No one can sit there looking and listening year after year without feeling every now and then that he is in the very centre of affairs, and that he is seeing history being made. For good or for ill one-fifth of the population of the whole world is governed, or, at any rate, is influenced from that comparatively small chamber, which cannot compare, so far as area is concerned, with half the town halls in the land. This fact alone is enough to impress any man who has a touch of the historic instinct, or who is open to the influence of imagination. And when one has watched the long and strenuous struggle in connection with some great measure of supreme importance to the people of these islands, or to the populations of distant continents over whom we have control, and that struggle comes to an end at last, what man worthy of the name can be indifferent to the final climax of the struggle? You may be weary now and then during the small talk in Committee, but when the division bells ring out their last summons all through the great building, when the police pass on the shout of "Division!" from one to another until it is heard in the outer streets, and when the Speaker says to the assembling members, "The question is that this Bill be now read a third time," he must be a curiously cold and unimaginative being who is not conscious of a thrill.

And when all the shouting and cheering, and the answering shouts and counter cheers are over, when in the midst of the babble and din the old-world cry goes up, "Who goes home?" you pass from the scene inside to that in New Palace Yard. There all is life and animation, bustle, and hurry. Carriages, motor cars, and cabs are being called up, and men are hurrying away in this direction or that. Most men do not dream of lingering, and yet it may be that some pause awhile to look on the surroundings. Close at hand is Westminster Hall, a building that architecturally has only one rival in Europe, and that has been the scene of some of the greatest deeds in the history of these islands. I will not attempt to describe all that is suggested by a hall which has been the subject of some of Macaulay's most eloquent passages—but there stands the building, old, venerable, magnificent, and possibly some of those who are hurrying away

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from Westminster and its work may spare it a passing thought. Nor is that all that may captivate the imagination of the thoughtful student of history, the man who has some idea of what the word "Westminster" really means. For just across a narrow street he can see the venerable towers of the old Abbey, and beneath its roof some of the greatest gladiators who have fought and struggled, with or without success, in the arena of the Commons have found their lasting peace. I think it was Macaulay (who is himself taking his last rest there, after a strenuous life) who described the Abbey as a great temple of reconciliation, in which those who during their lifetime had shaken the world with their controversies are to be found lying side by side. Pitt's and Fox's marble effigies are close together, and when I saw Gladstone laid to rest there I noticed that Beaconsfield's statue seemed to be looking down into the open grave. Let me end, then, by saying that in spite of much that is commonplace and unworthy—and that cannot be avoided seeing that the actors in the scenes at Westminster are human—there is much that is inspiring and elevating in Parliamentary life. A man may well be proud to know that he has added his name to the roll of members, and though he may not have been able to do much himself he can at least have the consciousness that he is one of a great brotherhood, including Pitt and Fox, Burke and Sheridan, Peel and Palmerston, Gladstone and Disraeli—that his name is in what is, I always maintain, the most noteworthy list of names to be found in the world.



Co-operation: An Alternative to Socialism.

BY FREDERICK ROCKELL.

IN putting forward Co-operation as an alternative to Socialism it is perhaps necessary to remark at the outset that what differentiates Co-operation from Socialism in the use we shall here make of the terms is the voluntary character of the one and the compulsory nature of the other. The essence of the Co-operative Movement is the voluntary attachment of its members to a principle. The key-note of Socialism—that is to say, State Socialism—is compulsion. However much individual Co-operators may be lacking in enthusiasm for Co-operative ideals, it cannot be charged against any of them that they became or remain Co-operators under compulsion. State Socialism, on the other hand, takes no account of anything beyond majorities. If three-fourths of the ratepayers decide to socialise the local water supply, the minority are forced to co-operate. If the Houses of Parliament were to decide to socialise all the means of production, the dissenting minority would be forced into Socialism against their will.

While, therefore, Socialism may be put into general practice long before all are Socialists, the complete realisation of the Co-operative ideal can only come as the result of a practical unanimity of opinion. This is regarded by many as a disadvantage. It seems so much easier to convert a bare majority to Socialism than to persuade all the people to Co-operation. But it must be remembered that Co-operation, although apparently of slower growth, is of greater stability. The establishment of the Works Department of the London County Council was one of those semi-Socialistic measures which, together with the municipalisation of trams, water, and gas, would not be opposed by any Co-operator, and least of all by the present writer. Judged by its utility, it seemed certain to remain a permanent feature of the Council's policy. Resting, however, upon majority rule, a political reaction has ensured its destruction. A Co-operative venture of the same kind could never meet with the same fate for the same reasons. A productive department once successfully established by the Wholesale Society could never be killed by a reactionary movement in the electorate; it could only be abandoned

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after persistent failure, and then with reluctance. But it is this reference of things political to majorities that gives to the State Socialist a certain advantage in argument. It is so easy to assume a majority, and thereafter so easy to predict what would be done with the coercive powers thus conferred upon the executive, that paper schemes of social reconstruction have an air of finality and completeness that is denied to the Co-operator who is unarmed with powers of compulsion.

Further, in electing to retain the privilege of voluntary co-operation in our endeavour to solve economic problems, unforeseen possibilities are at once introduced. For voluntary co-operation implies freedom not to co-operate; freedom to secede from any co-operative body either with or without the intention of entering or forming another. And such implication of freedom by permitting at least a residuum of individual initiative allows for a plasticity not predicable of any compulsory system of Socialism. Thus, while we may legitimately attempt to pourtray the main features of a reformed state of society in which voluntary co-operation played a principal part, there must ever remain a vast unexplored field of possible social development, due to the retention within the body politic of an appreciable amount of unfettered individual initiative, which no prophet could be expected to depict.

No one would dream of disputing that there are a great many Socialists in the ranks of the Co-operative Movement. It would, indeed, be remarkable were it otherwise. Membership of a Co-operative Society is not restricted by considerations of religious faith or political creed. The Socialist is welcomed equally with the Individualist, the Tory with the Liberal. Indeed, when we remember the eagerness of Socialists to bring about a better condition of society, we may pause to wonder that they have not invaded the Co-operative ranks to a more appreciable extent. Statistics, of course, are unavailable. There is no register of political opinions in the share books of the Societies. But we are able, nevertheless, to get an approximate idea of their relative numerical unimportance. Socialists are wedded to political action. Therefrom it is deducible that practically every Socialist Co-operator would support any agitation within the movement for Parliamentary representation. The overwhelming defeat, therefore, at the Newport Congress, of the resolution pledging the Co-operative Movement to political action is an indication of the numerical inferiority of Socialists in the movement. It does not follow, however, that the support given to that resolution was wholly Socialist. It is possible to look favourably upon Co-operative representation in Parliament without holding to the Socialist faith.

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But this qualification still further reduces our estimate of Socialist strength, for it is inconceivable that a militant Collectivist, bent upon capturing the political machine, would not take advantage of such an opportunity. So that, after deducting a percentage of non-Socialist supporters of the Newport resolution, we are left with an almost negligible number of Socialists at the Congress, which number would favourably rather than otherwise represent the actual proportion of Socialists to non-Socialists in the ranks of the Co-operative Movement. For it is an open secret that Socialists are being advised by their leaders to capture the executive machinery of the Societies to which they belong; so that, when we remember the extent to which individual Co-operators neglect to avail themselves of their democratic privileges in electing the directorate, it is clear that a determined effort on the part of a Socialistic minority might cause the Socialistic representation upon Boards of Management to considerably misrepresent its actual numerical strength in the Societies.

But even when this is said there is a further distinction to be made, in view of our inquiry as to the extent of the hold that Socialism has gained over the Co-operative Movement. The distinction we have in mind is between Socialism as a creed and Socialism as a vague desire for social improvement. Socialism embodies a distinctive economic theory, variously expressed, but sometimes stated as "the socialisation of the means of production, distribution, and exchange, to be controlled by a Democratic State in the interests of the entire community." But among Socialists themselves you will find every variety of opinion or no opinion as to economic theory. Many of the rank and file of the Socialist movement, indeed, accept Marxian formula much in the same way as the average Churchman accepts the Thirty-nine Articles. They would be equally ready to adopt any other statement of creed that their leaders put forward so long as it did not violate the revolutionary principle of redressing the social wrongs from which the majority suffer. If you could demonstrate to such as these that the extension of the Co-operative Movement would do all that Socialism claims to be able to do in improving the lot of the worker, they would not cling to Marxian economics as to a religious faith. It is not that they love to dwell upon the idea of having every activity of their lives controlled by a State official, it is not that they are deeply enamoured of the Collectivist ideal, but that they want to see an improvement in the conditions of life for themselves and for their fellow workers.

At this juncture we shall probably be met with the demand from the theorist who is wedded to the economic formulas propounded by Marx to show cause for our apprehensions as to the

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dire consequences of any attempt on a large scale to materialise Marxian theory. Before proceeding to demonstrate the manner in which voluntary Co-operation may play a large part in social reconstruction, you must convince us, they would say, that your fears as to the dangers of Socialism are warranted. Why should we trouble to take the long and toilsome road of Co-operation when a mere Socialist majority at the polls would in a few short weeks bring about the utmost that Co-operation could hope to achieve in millenniums far distant? Not forgetting the possibility of a reaction setting in against even the present small measure of Socialist electioneering success, a not unimportant point, let us consider what are the administrative difficulties of a purely Socialistic *régime*. In a new-born enthusiasm for a gospel of social regeneration there is a fatal tendency to dismiss as being of minor importance the crucial question of practicability. That is of little consequence while the new faith is not put to the test of practice, but it is a serious matter once the region of dreams is left for the solid ground of reality. The architect's design may present a noble appearance, but if the foundations are insecurely laid, or if the laws of stability have been otherwise defied, the beauty of the design will avail it nothing.

The ideals underlying Socialism may be, and we do not deny that they are, noble ones; but what if the attempt to put them into work should be attended with cataclysmic disaster? Socialism is not like a piece of clockwork which you can wind up and then leave to go by itself. There is the human factor to be considered, and while vast bodies of men can be organised into armies and their movements controlled by a single intelligence, this is done at the expense of the units, who by incessant meaningless drill are taught to wholly subordinate their mental faculties to the will of a superior, in order that the instinct of self-preservation shall not override the word of command on the day of battle. Now, under Socialism the leaders will be confronted with problems similar to those which perplex military commanders. Only the task will be greater and more complicated. Behind the military arm there is always the civil power to render assistance; the vast industrial organisation which exists independently of it and which supplies it with the means of subsistence. But the commanders of the Socialist industrial army can have no such reserves. Their incompetence cannot be remedied by supplies drawn from outside sources. And then we cannot suppose them, consistently with the Utopian idea, to be possessed of such powers of extorting obedience as belong to the military. Disobedience on the part of a soldier is punishable by imprisonment, by flogging, and even by death; but Socialism would not make many converts if it put such

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possibilities in the forefront of its programme. But would it be possible to maintain authority in the industrial army in the absence of some such powers? Obedience in the industrial ranks to-day is gained, partly by fear of unemployment, and perhaps more because the average man realises that his inferiority of position to that of his foreman or chief is largely the expression of the difference of their relative abilities. If a worker to-day is not satisfied with his job he is free to try elsewhere for a better one, and if such efforts are fruitless the conviction is gradually borne in upon him that he holds as good a position as is warranted by his abilities.* But with the State as sole employer there would be no such safeguard. In consequence, dissatisfaction would be rife, and discipline much more difficult to maintain, unless we make the intolerable assumption, repugnant to all lovers of freedom, that military methods would be introduced into the office, the mill, and the factory. The organisers of the national workshops would, therefore, be subject to much more onerous conditions than prevail at present; what warrant have we for assuming that they would be as well fitted for their tasks as are the Captains of Industry of to-day? First of all, how is executive ability to be discovered under Socialism? And what is to be the test of efficiency? To-day, in the world of commerce, both individualistic and Co-operative, the test is the making of profit, and the inefficient are weeded out by the inevitable process of the survival of the commercially fittest. Thus the control of capital remains in the hands of those who can undertake expenditure with the certainty that it will be remunerative.

But if all the instruments of production were socialised there would be no such touchstone of efficiency, for the reason that wasteful management could always be hidden—hidden, that is to say, until the day of the great catastrophe. Take, for example, the manufacture of boots. In the total absence of competition, any deficiency in the management of the State boot factories could be covered up by increasing the price or lowering the quality. A private capitalist—and the same is true of a Co-operative Society—cannot do this, for competition soon exposes the true state of affairs.

Again, there is the difficulty of selecting the men of real ability to fill important posts, the implied danger being that men of commanding ability might be denied opportunity, either from the jealousy of superior officials or from the fact, which is too little recognised, that men of genius in any sphere are as a rule *caviare* to the general. Under existing conditions the capable man has a

* I am not here speaking of the rate of pay, but of relative position.

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wide choice of masters. If one master or one Co-operative Society will not employ him another may. If one set of financiers will not entrust him with capital another set may listen to his inducements, or he may save capital and start in business for himself. But under Collectivism a man once banned would be banned for ever. The official distrust of his abilities would be recorded in the archives, and he would be a marked man.

It is frequently asserted that under Socialism inventions would flourish, because everyone would be interested in contributing to the general welfare, a contention that is out of harmony with the saying that "what is everyone's business is nobody's business." Many of the greatest inventions, moreover, have at their introduction met with tremendous opposition from the public, even to the extent of smashing machines and burning the mills in which they had been placed. A private capitalist may defy, and before now has defied, public opinion by persisting in the teeth of such opposition. It is to be doubted, however, if a Director or a Committee of a State Department controlling inventions would care to sanction the expenditure of public money upon an expensive experiment in mechanics if popular opinion strongly opposed it.

It seems, then, that the attempt to socialise all industry would end in gigantic failure and a reversal to conditions far worse than those we now endure. Only on one condition does Socialism seem feasible, and that is the reintroduction of military discipline such as characterised the feudal system. But there would be a difference. In feudal times life was simple, the population was stationary, wants were few, communities were self-contained, nothing but the most rudimentary machines were in use, the factory system was unknown, it was a comparatively easy task to organise life from the castle. Under the ramifications of civilisation as we know it the task would be so stupendous that the imagination fails in the attempt to conceive it. The administrative machinery required for regulating our complex industry would entail an intolerable burden of officialism. As it is at present the number of State officials is enormous. What would their number be if the whole of our industries were nationalised? And what would become of the liberties of the rank and file under such an organisation? Should we not eventually reproduce the worst features of feudalism, and build up a gigantic system of castes out of the various grades of officials that would rise one above the other directing the minutest activities of our lives? To say that there is very little real liberty for the masses at present is true enough, and as an argument is not without force when addressed to a supporter of the existing *régime*, but it can have no weight with a Co-operator who is intent upon solving the

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social problems upon other than Socialistic lines. Nor will the Socialistic contention that absolute liberty is a chimera mislead the ordinary man. There can, of course, be no such thing as absolute liberty in society. But, apart from metaphysical hair-splittings, the plain man knows very well what he means by freedom. He does not want liberty to empty his slops in the middle of the street, nor to become an unmitigated nuisance to his neighbours, but he does want to have freedom in his comings and goings, to marry the wife of his choice, to bring or to refrain from bringing children into the world, to co-operate with his fellows in any social endeavour, or, if he be lacking in social instincts, to paddle his own canoe. These liberties and the hundreds of others they suggest might conceivably be the subject of drastic interference under a bureaucratic Socialism which disfavoured departures from the norm, which concerned itself too intimately with domestic relationships, and which carried the methods of the drill sergeant into the workshops, the playground, and the home.

There are doubtless many Socialists who clearly enough perceive the force of the above objections, but who attach themselves to Socialism as to a gospel of despair. "Better to fly to evils we know not of," they cry, "than endure the intolerable horrors of to-day. Conditions of life are so terrible now for vast masses of people, for the twelve millions who live on the verge of starvation, that hardly under any system can their hardships be increased. Let us, therefore, subvert the present state of society even if after that comes the deluge."

Particularly is this frame of mind discernible in sudden converts to Socialism. They are, perhaps, artists, poets, musicians, dramatists, dreamers, ministers of religion. Living in a world of ideas, the mighty stream of life flows by, leaving them high and dry in pleasant retreats secured by the accidents of fortune. From their fastnesses they look out upon the world and see its misery and poverty, and they think to redeem mankind by a social gospel which seems so simple because they do not realise the tremendous complexity of the problem. Never having been in contact with the organisation of industry, having always worked in a plastic medium—the colours of the palette, the rhymes and rhythms of language, the notes of the scale, the imaginary persons of the drama, or the revelations and dogmas of religion—they imagine that the organisation of all industry by the State is as simple a matter as the construction of a sonnet or the preaching of a sermon. And so they recklessly suggest that the State shall undertake functions whose complexity their mode of life does not qualify them to appreciate, and brush aside as inadequate such remedial agencies

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as the Co-operative Movement, which, dealing in actualities and not in the stuff of which dreams are made, move too slowly for their impetuous minds. The Rev. R. J. Campbell's enthusiasm for Socialism and his almost contemptuous dismissal of Co-operation is a case in point. Scanning the social horizon, he sees nothing across the vast sea of social misery that will adequately deal with the situation save the Socialist Ship, empty at present, but promising to find room for all if they will only consent to step on board. It is true that he also discerns the Co-operative Lifeboat, but compared with the Socialist Ship it is so small as to be scarcely worthy of attention. It has certainly already some two million families on board, and does actually assuage much of the misery in the sea of humanity in which it floats, but what is this actual performance compared with the alluring promises held out by the Collectivist Ship? And so Mr. Campbell decries the Co-operative Boat, that is already manfully struggling with the waves, and bids us pin our faith to the vessel of more noble aspect, forgetting that the Socialist Ship at present only exists in the imagination and floats "as idly as a painted ship upon a painted ocean." Thus, in his "Christianity and the Social Order," after dwelling upon the limitations of profit-sharing as a solution of social problems, Mr. Campbell goes on to say—

The same criticism applies to the Co-operative Movement. It is partial, not complete, an *Imperium in Imperio*. It is in the right direction, but it is not the final solution. As things are at present, the Co-operative Movement only gives us one more industrial organisation with many small shareholders instead of a few large ones. And in any case the Co-operative Movement is not going to capture modern industry; it could not do that without getting hold of all the natural resources whence capital is derived, and that will never be done till the nation does it as a whole.

Now, the position taken up by Mr. Campbell contains a fallacy. It implies that Co-operators hope to solve the social problem absolutely unaided by the State, an unwarrantable assumption. He regards the *Imperium in Imperio*—or the State within a State, as Lord Rosebery phrased it—as being two mutually exclusive ideas. There are certain things which the State that is within the State cannot do by itself, therefore it must cease to exist, and give place to the larger conception. It does not seem to occur to him that each has entirely different functions and may co-exist in harmony; he does not realise that the partial failure of the Co-operative State is due to the shortcomings of the Political State. To rule out Co-operation, for example, because unaided it cannot solve the Land Question, is very much like asking us to dispense with the doctor because he wants the assistance of the nurse. To change the simile, if in stage coach days someone had said, "The stage coach is a vehicle admirably adapted to take

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you from London to York," it would have been a factitious argument to represent that this was not true because there were highwaymen on the road, and an armed escort would be necessary before the coach could proceed. Now, we may liken the Co-operative Movement to the stage coach, and the State to the escort, which at present permits the coach to travel, but allows the highwayman a free hand to despoil the passengers. The blame should fall not upon the coach but surely upon the escort. Now highwaymen, of course, are extinct, and the pickpocket and the burglar maintain only a precarious existence. The Co-operative traveller is not menaced by an actual highwayman with mask and pistol, but the money-lords and the landlords stand at the gate and demand toll.*

The truth is that, while civilisation has evolved upon highly complex lines, the State has not outgrown babyhood. It affords protection from the thief who picks your pocket or who breaks into your premises. So did the State do these things when the world was young. But the ever-increasing complexity of social life has made the incursions of the pickpocket and the burglar of infinitesimal importance by the side of those legal ways of appropriating wealth which has been laboured for by others, known as rent, interest, and profit. And the State will in no wise have vindicated its position as the dispenser of justice until it has realised that it is as much its duty to protect its members from the landlord, the financier, and the monopolist as it is to protect them from the pickpocket, the swindler, and the burglar; until it has so altered the conditions determining the distribution of wealth that it will no longer be possible to point out, as does Mr. Chiozza Money in his "Riches and Poverty," that "about one-seventieth part of the population owns far more than one-half of the entire accumulated wealth, public and private, of the United Kingdom."

Doubtless some readers will be in profound disagreement with the above assumptions as to the nature of rent, interest, and profit. To argue the matter here, however, would be beside the point, seeing that while the present writer's polemic is directed against Socialism, he is in agreement with its antagonistic attitude towards rent, interest, and profit, and only begins to differ from its exponents when remedies are discussed. For what is it that the Socialist does? He sees the absolute failure of the State to stay the depredations of the monopolist, the capitalist, and the landlord,

* "You had highwaymen in this country. We have them, too. Yours were very modest fellows. We have got highwaymen who would put Turpin to the blush, for they steal the highway itself."—Mr. Pierce at the *International Free Trade Congress*.

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and in a frenzy of despair jumps to the unwarrantable conclusion that this lethargy can only be overcome by making the State the owner and manager of all the land and all the capital, the director and manager of all industries, and the paymaster in chief of all the workers. Because the State has lamentably failed to fulfil its police functions, they ask that it shall be given a thousand other functions. Or, to recur to our simile, because the escort has failed to protect the stage coach from the highway robber Socialists demand that the escort, the stage coach, the driver, the conductor, the passengers, and the highwaymen shall be merged into one. Failing in the simple task of protection, the State is asked to undertake the infinitely greater, more complex, and more difficult task of synthesising all interests under a Collectivist *régime*. It does not seem to occur to them that if the State is incompetent to perform the simple duties of the policeman it is expecting the miraculous to happen when they ask it to undertake the stupendous task of organising all industry and commerce.

We arrive, therefore, at this point, that, before voluntary Co-operation can be expected to solve the social problem it must have a fair field in which to conduct its operations; and we must now consider those reforms which would clear the road of the highway robber, so that the Co-operative coach may safely proceed to its destination.

This inevitably brings us to the question of the land. The moment we face this problem we find that we have to deal with two very important facts. One is a fact of human nature, the other is a fact of economics. In primitive times, when communism was prevalent, men and women may have been content with joint ownership of the soil. Primitive communities were small, and, being subject to frequent attacks from neighbouring enemies, the common interest was so obvious that the desire for individual ownership was not evoked to any considerable degree. But to-day, with the existence of world-wide Empires, the passion for ownership cannot possibly be satisfied by the communal method. If your community is no larger than a village, the pride of possession may be adequately expressed in the Commune. But when you belong to an Empire upon which the sun never sets, communistic possession of the soil, even if possible, would correspond to no real sense of ownership. We talk to-day of the landless class, but with communal ownership in a vast Empire all would be landless, in the sense that no one would or could feel the satisfaction which comes from being rooted in a bit of soil, however small. For it must not be forgotten that nationalisation of the land under State Socialism would involve the continued presence and interference of the State official. We may be

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permitted to describe a comic drawing which appeared some years ago in a humorous paper which admirably points out this distinction between private and public ownership. The scene is a public park. A portly old gentleman is grandiloquently addressing a small boy, his son, who accompanies him. Waving his arm in proprietary fashion, he exclaims, "Look at this beautiful, this magnificent park. It is all ours. It is mine. It is yours. It is everybody's to enjoy now and for ever." But there is a stolid policeman also in the picture who interrupts this communistic eloquence with a peremptory, "Now then, there, get off the grass," suddenly awakening the old gentleman to the realisation of some facts which he had temporarily forgotten.*

As evidence that this land hunger is no myth we may cite the statement made in the House of Commons on June 11th last by Sir E. Strachey, in the debate on the Small Holdings Act, that, in five months from January 1st, 1908, 16,000 persons applied for a quarter of a million acres of land, and that it was clear that the great majority of the applicants were suitable as to capacity and capital.

The human fact, then, of which we have to take account, is this desire for a permanent footing in the soil. The economic fact is that, unaided, individual ownership of small allotments produces only meagre results. It is true, as Prince Kropotkin has shown, that, by intensive culture, individual ownership can in certain cases overcome this disability. But even then the individual owner cannot dispose of his produce to the best advantage unless Co-operation comes to his aid to organise for him the means of distribution.

That there are even Socialists who lean towards this view may be seen by reference to the *Labour Leader* of July 17th, 1908, in which the Editor, Mr. J. Bruce Glasier, advances the opinion that small tenant occupancy of the soil is not inconsistent with Socialist principles, and adds:—

I find further that the more idealist and communistic (Socialist) writers generally favour individual or family occupancy of plots as being calculated to produce under a system of State and local co-operation the best economical results, the greatest pleasure in work, and the highest development of character. The Fabian Society, in its special report on agriculture, similarly favours the multiplicity of small co-operative holdings.

Naturally enough this departure from the narrow way incensed some of the more thorough-going Socialists, and in the same issue

* Ruskin puts the point pithily when he refers to the inconvenience of having to get the permission of the Lord Mayor and the Corporation every time your wife wants to go into the garden and cut a cabbage.

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is printed a manifesto from Messrs. Richard Higgs and W. E. Speed, representing the Socialists of Kent, where the editorial policy of the *Labour Leader* is condemned in the following strong words:—

The Socialist who deserts the principles of collective control for the small holdings policy is seeking to place the neck of the agricultural worker under the tyranny of competition, and he will have his reward in the sweating, overwork, women's and children's labour, and the insanitation and waste which accompany competition in agriculture as in all other industries.

We have put these two statements in antithesis, not for the purpose of illustrating the division of opinion upon vital matters that is so characteristic of Socialist thought, but to show first that, while the out-and-out Collectivist will have nothing to do with peasant proprietorship nor Co-operative farming, the more far-seeing among the leaders of Socialism recognise that individual ownership of small allotments, combined with Co-operation, may have a rôle to play even in the Socialist State. It is perhaps unnecessary to insist that this concession to Individualism and to voluntary co-operation is a departure from strict Collectivist principle.

What concerns us more deeply is the reflection that Co-operators who despair of Co-operative effort may take heart of courage from the thought that even such leaders of Socialism as Vandervelde, Liebknecht, Jaurès, Morris, and Dr. Russell Wallace recognise that voluntary Co-operation has a big part to play in the future reorganisation of society.

Now, it will be clear from the foregoing that the present writer hardly favours that kind of land nationalisation which would make the State the sole landlord. Rather does he look to taxation of ground values somewhat on Henry George's plan as providing a solution which will tend to hand over the unearned increment to the State, without introducing those evils of concentration and bureaucratic administration which seem inseparable from actual State ownership of the soil.

Even here, however, Co-operators need not wait for the State to move. They can themselves put the hand to the plough. The way has been pointed by Mr. Ebenezer Howard, who long ago perceived the practical application of the truth that urban land values depend upon density of population. The enormous value of land in the City of London is due to the fact that millions of people congregate there to do business. Take away the people and the value of the land falls proportionately. Now, there are large tracts of agricultural land scattered all over the country which, in comparison with the value of land in big cities, can be purchased for a mere song. To buy such land merely for agricultural

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purposes would not advance matters much, but to acquire land of this kind for the purpose of planting cities upon it, to take the population from congested towns where the presence of immense multitudes of people but adds to the wealth of the landlord, to transfer such population to co-operatively-owned Garden Cities would not only add to the health and happiness of the people, but would cut at the root of the evil typified by the existence of large landowners, whose sway extends over thousands of acres, and whose income from rent passes beyond the dreams of avarice.

If you can imagine the countryside dotted with Co-operative Garden Cities, each supplying the bulk of its own food supplies and each contributing to the demands for manufactured articles of the two million Co-operative families already in existence, an ideal well within the bounds of practicability as applied to the immediate future, you will visualise a condition of society in which the pressure of the land problem has been eased without the application of any violent or revolutionary methods. If, further, democracy awakens to the truth that the proper basis of taxation is the land, that those who are privileged to use our common heritage to the exclusion of others should contribute largely to the necessary expenditure of the State, then we should gradually reach forward to a condition of things in which the advantages of belonging to a Co-operative Society were not partly nullified by payments of rent to landlords, whose property is raised in value by the very existence of that Society.

It is due perhaps to the political economists that the part interest plays in the production of poverty has not received the attention it deserves. A more recondite problem than rent, the enormity of interest is not so readily perceived by the plain man. It does not require much perspicacity to understand that there is something inherently wrong in a system which enables a duke to draw from his tenants an income of ten or a hundred thousand pounds a year for the permission to use land which, it is obvious, the duke did nothing to create. But if the duke derives a similar income from interest, the wonderment which might ensue is stifled on reflecting that the services for which he receives so handsome a payment are man-made, and that, therefore, he may have a just claim to the perpetuation of his princely income, which, as the economist explains, is the reward of abstinence. In other words, by neglecting to consume the legitimate fruits of his labour—this is the way the economist states it—he has accumulated a claim upon a certain amount of the world's wealth, which he proceeds to lend to others who have not accumulated such a claim, for which service he receives as his reward interest at so much per cent.

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This is the justification of interest which the economist has put forward, and upon the face of it a just claim seems at first sight to have been established. We have all read the French writer's example of James, the poor village carpenter, who made himself a plane, which William, another carpenter, borrowed on the understanding that he was to give back a new plane at the end of a year, seeing that the one he had borrowed would be worn out, and in addition to give James a plank of wood as compensation for the loan. Bastiat, the economist in question, then goes on to say:

The plane is the symbol of all capital, and the plank is the symbol of all interest. If, therefore, the yielding of the plank by the borrower to the lender is a natural and equitable remuneration, we may conclude that it is natural and equitable that capital should produce interest.

Now, Ruskin, perceiving that there was a radical flaw somewhere in this justification, endeavoured to show in those letters to the workmen and labourers of Great Britain known as "*Fors Clavigera*" what was wrong with Bastiat's example. That Ruskin failed to convince his generation seems to be attributable to the fact that while he saw clearly enough that interest was a device for robbing the worker—taking the peasant by the throat, as he graphically described it—he does not seem to have discovered the root fallacy of the economist, or he would have bowled Bastiat over much more effectively than he did. The fallacy in question is found in the statement that "the plane is the symbol of all capital, and the plank is the symbol of all interest." For if this be true Bastiat's position is impregnable. No unsophisticated person will ever be convinced by any amount of argument that if he makes a plane and lends that plane to another man he is not entitled to some payment for the use of it. It is, however, quite unusual for carpenters to borrow planes and pay planks as interest, for he must be a poor sort of carpenter who does not buy a plane instead of borrowing one. To get a clearer view of the question let us look at a case in real life, at a transaction which actually does happen. Suppose, instead of borrowing a plane, I borrow a boat. The conditions are that I shall return the boat to the owner and pay him, say, sixpence an hour for the use of it. Now, this is a perfectly fair arrangement, and I should rightly be considered churlish if I demurred at making the payment. But observe the difference between this transaction and that described by Bastiat. In the case of the carpenter, not only did he have to pay a plank for the use of the plane, but he had to make good the wear and tear of the plane; in other words, he had to give back a new plane. When I borrow a boat, on the contrary, I do not have to make

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good the wear and tear in addition to the payment for hire. That is to say, in every case where an actual article is borrowed, be it a book from Mudie's, a bicycle, a horse and trap, or even a dwelling-house, I do not have to return the article borrowed in the brand new condition in which I received it from the owner. But in Bastiat's illustration, not only does the borrower of capital have to pay interest for the use of it, but he has to make good all the damage to the article incidental to its use.

What is wrong, then, with Bastiat's illustration is that it is not an illustration at all. Men do not borrow planes, and if they did they would not pay for the hire and also make good the wear of the plane. At the same time it is perfectly true that when interest is paid for the loan of a thing, that thing is always returned in its entirety. But it is not planes, nor boats, nor bicycles, nor machinery, nor planks that are borrowed—but money. And if you borrow one hundred pounds for twenty years at 5 per cent., payable annually, you must at the end of the twenty years pay back the hundred pounds to the lender, notwithstanding the fact that you have already paid him a hundred pounds in the shape of interest. For the one hundred pounds lent, you pay back two hundred.

The political economist confuses the whole matter at the source by assuming that interest is paid for the use of materials, tools, and machinery, whereas it is indubitably paid for nothing of the kind, but for money. If a municipal authority decides to build a bridge, or to construct a road, it does not go and borrow so many iron girders, so many slabs of granite, so many tons of sand and cement. What it does is to go to the money market and borrow sufficient money to buy these things. That comes to precisely the same thing, says the economist, for if you borrow money with which to buy granite you are really borrowing granite. How comes it, then, when you borrow granite in this roundabout way, that not only do you have to pay interest for the use of the granite, but have to return an equal amount of granite in perfect condition before you can be eased of continuity to pay the interest, even though you should in the lapse of years have by your payments of interest returned the cost of the granite and more, when you do no such thing if you borrow a boat or a bicycle? Now, in building a bridge it is obvious that you cannot conceivably borrow the materials, for once you have built your bridge it is impossible to return them. Quarry owners do not lend granite, they sell it; but, as you are not at the moment in the position to pay for the granite, the banker lends you the money with which to buy it. Your transaction is clearly enough with the banker. And note this. Bankers do not lend

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money without security. If you are a private individual you must first hand to the banker the deeds of some landed property that belongs to you, or give him a lien upon your family jewellery. In the case of a municipal loan, of course, the security is the power of the municipality to tax the ratepayers. What the banker does is to monetise the realisable wealth of the borrower. He, so to say, certifies to the community that the credit which the bank lends him is backed by realisable wealth, and for doing him this service he demands interest.

Now, why does money possess this power? Wherein does it differ from all other things in that it should so command tribute? Through what legerdemain does money command interest in perpetuity? The matter is really quite simple. Money is an invention of man living in society whereby he may effect exchanges. In primitive days, when commerce was of a simple kind, when men met together at a market and exchanged various goods with one another at sight, anything served as money irrespective of its intrinsic value so long as it met with general recognition. Discs of wood, cowry shells, as well as pieces of commoner metals equally served the purpose. These shells or wooden discs were of no value except as performing the function of exchange. But as commerce grew more complex, as people began to desire to sell goods and defer taking other goods in exchange until some more favourable opportunity of getting exactly the things they required instead of the goods actually in the market at the moment, it was found that a species of money which contained intrinsic value was advantageous because it permitted the actual completion of the exchange to be so deferred. The farmer could part with his wheat to the miller and, receiving gold money, could wait until the following spring to buy a cow, or could take the gold into strange parts and there purchase the goods he required. This was an obvious advance upon the older method. But here came also the opportunity of the usurer. When the miller desired to buy the farmer's corn his barns were filled with sacks of flour which eventually would be sold to the villagers in return for various other commodities. But as the farmer wanted none of these, but some articles from foreign places, the miller, possessing capital but not gold, would be forced to borrow the gold in order to effect the exchange with the farmer. But gold being scarce, and being eminently desired for its exchange qualities, it gravitated into a few channels, into the hands of two or three rich men in the village. So that, when the miller wanted to borrow the money to get the needed corn from the farmer, the owner of the gold money could stipulate that not only should the miller return him the gold in full to

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the utmost farthing, but that until it was returned the miller should periodically pay him a sum of money for the use of it. Here we see it is not capital in the sense of raw material, machinery, or tools that bears interest, but gold. The least reflection, however, will show us that the precious metals, particularly gold, assumed this tremendous power because society had not then learned the essentials of bookkeeping, or, if they had, that it was not possible to apply them for the lack of that mutual confidence which bookkeeping assumes. Gold reigned as king because society had not learned the art of keeping a record of the miller's indebtedness to the farmer. To-day we have learned that lesson, but gold still remains pre-eminent, because Governments, blindly following custom, have decreed that what was but a transient phase of the evolution of exchange should remain permanent. Gold, in the absence of bookkeeping, being the most convenient form of exchange, laws were passed insisting that all exchanges should be made in gold; that the farmer should not pay his debts in wheat, or pigs, or poultry, that the miller should not pay his debts in flour, that the shoemaker should not pay his debts in boots, but should always pay them in the commodity which was peculiar to the trade of the banker, namely, gold.

This was inconvenient enough in the days of limited trading, but as commerce grows in volume, as it increases in complexity, as it extends its borders to the far ends of the earth, so must the medium of exchange accommodate itself to the expansion. If it is not elastic enough to keep pace with the growing volume of trade disaster inevitably results. Commodities accumulate in warehouses, shirts, boots, coats, and even corn and flour, not because supply has overtaken demand, for, as Carlyle long ago pointed out, the bootmakers who are out of employment because stocks have accumulated are badly in need of shirts, while the unemployed shirtmakers are at the same time badly in want of boots, which in times of bad trade applies to the whole circle of production.

But it was always obvious that gold could never entirely fulfil the functions of money, because of its relative scarcity. And if law had not crystallised custom by making all debts payable in gold we should have, before now, evolved a system of money which, by not embodying intrinsic value, would have been elastic enough to meet all requirements. As it is, by cheques, bills of exchange, notes of credit, and an elaborate system of bookkeeping; society has partly emancipated itself from the slavery to gold. But this emancipation can never become complete all the while law puts the possessor of gold in the favoured place. For always

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behind every business transaction lurks the shadow cast by gold over commerce; the spectre in the background, which at any moment of panic caused by trade depression raises its grisly head and spreads doom and desolation over whole continents. For, in such moments of panic, every merchant wants gold in exchange for his goods, because it is the privileged commodity that commands all others, the open sesame to all doors, which magical qualities it possesses because Governments have decreed that it is the only legal payment for debt,* in spite of the natural fact that there is not enough gold in the world to pay a thousandth part of the world's debts.

Now we begin to see why money commands interest; why the man who possesses gold is the uncrowned king before whom not only traders but kings and rulers of the earth bow down and tremble. For society has decreed the impossible. It has commanded that all debts should be paid in gold, which is no more possible than that they should all be paid in white elephants. Thus, what should be a mere matter of calculating debit and credit, a service such as the Railway Clearing House performs for the various railways, becomes an engine for levying interest. For although the banker does not always issue actual gold to his clients, the bulk of his business being performed with paper instruments of credit, the underlying assumption that these instruments will, if necessary, be met in gold gives him the power to tax industry by supplying it with the medium of exchange.

If the foregoing brief account of the true nature of money payment for loans has served the purpose intended, the reader will now be in a position to see how Government could abolish interest without proceeding to the length, advocated by the Socialist, of taking all production and distribution under its control. For he will see that if interest is a payment for the use of money rather than for the use of capital (*i.e.*, commodities), and that this power of money to command interest rests on the legal status of gold, the remedy is to destroy the legal status of the precious metal. Of course, this would meet with tremendous opposition from the bankers, for such a reform would mean that in future they would be paid merely for the work they do in assisting exchanges, instead of possessing a power to levy a tax

* These remarks equally apply to silver in countries where that metal is the medium of exchange, bi-metallism being but a diluted form of the gold fallacy. Of course, there is nothing to prevent a merchant from agreeing to exchange commodities with commodities, but convenience dictates that exchanges shall be made in terms of money, which law interprets as gold currency.

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on industry which, by crippling trade, is responsible for the periodical commercial crises which flood the labour market with the unemployed and perpetuate wage slavery.*

Having shown how rent and interest may be abolished without resorting to the dangerous experiment of Governmentalising all industry, we now come to the consideration of profit, and the part Co-operation plays therein. Even if rent ceased to extort its toll from the worker, and interest was no longer an incubus upon national prosperity, we should still be a long way off the millennium if profit remained to enrich the few at the expense of the many. Now, profit is that part of price which is in excess of cost; cost being understood to include every item of expenditure incurred in production and distribution up to the moment when the article is delivered to the purchaser. A close analysis, however, reveals the fact that it is impossible accurately to calculate the cost of every article sold. Take, for example, a lady's bonnet. There is the straw grown by the farmer, which is prepared for the women and girls who plait it, in readiness for the machinist who conjures the straw into the desired shape at the instructions of the designer. There is the production of the ribbons, passing through numerous hands, from the silkworm attendants to the girl who winds the finished ribbon on to the reels. There are the flowers and feathers all undergoing various processes of manufacture, and finally there is the milliner who, with deft fingers and artistic invention, combines all these things into the completed bonnet. Added to these is the cost of carriage, of superintendence, machinery, buildings, and, finally, the wages of the saleswoman who with silver tongue cajoles the guinea or half-guinea out of the customers' pockets. As if this were not enough, there is the risk to be taken into account, for some of the hats may not sell, and the loss thus incurred has to be added to the cost of those that do sell. More might but need not be added to show that it is impossible accurately to calculate the cost of any particular article. It is essential, however, to the well-being of the community that some method should be devised whereby the consumer should pay only the approximate cost of the articles purchased, and not be heavily mulcted by being charged a price grossly in excess of cost.

Happily, in the Co-operative Movement, the machinery already exists for ensuring this result. Hence it is certain that,

* At the Autumnal Conference of Chambers of Commerce, held at Cardiff on September 16th, 1908, the following resolution was carried unanimously: "That a Committee be appointed to take into consideration the restrictive laws relating to currency and banking in the United Kingdom, and their effect upon the trade of the country."

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once the complexities of the social problem are simplified by the relegation of rent and interest to the limbo of forgotten and injurious things, there will inevitably occur a tremendous impetus to the principle and practice of Co-operation, which provides a method of returning to the purchaser the average difference between cost and selling values; which provides, in other words, for the elimination of profit.

This impetus will be derived from two sources. First, under the reforms we have outlined, land and capital will be more readily available for the purposes of Co-operation. If rent and interest cease to tap the income of the workers at the source, wages will rise, and there will be a greater surplus between income and expenditure, which will find its way into channels of Co-operative capital. This increase of capital will find an outlet in catching up with the arrears of production, so that before long the distributive store would contain nothing not Co-operatively produced.

The Co-operative Movement would also doubtless receive a great accession of strength from the same rise in wages. Experience has shown that below a certain level, below an almost definable poverty line, Co-operation to-day makes few converts. The effect of the reforms we have indicated would be to raise the submerged fourth* above that poverty line, when the Co-operative Movement would without doubt gather them into the fold.

There is a school of thought which opposes Socialism without having any clear conception of what to put in its place. I am not here referring to the Liberty and Property Defence League, which, as far as I have studied its literature, seems to exist for the purpose of defending the privileges and monopolies of the upper classes, and is very well content to see society divided into rich and poor.

Those to whom I do refer are the thoughtful people of all classes who perceive that Socialism, however fair its promises, would bring almost irreparable disaster upon the community which attempted to put it into practice, but who, while opposing it, have almost lost hope of discovering any other satisfactory solution. That there are many Co-operators among these may well be imagined.

But if such well wishers of humanity would avert the disaster of State Socialism they must be up and doing. They must think their way into a position where they can hold out some alternative

* *Vide* the late Sir Henry Campbell-Bannerman's twelve million people on the verge of starvation.

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scheme to the masses, for otherwise these last, driven desperate by hopes too long deferred, may take the bit between their teeth and rush headlong to perdition.

There have been times in the world's history when liberty has been preached as a panacea for social injustice. But, although the gospel of liberty is out of favour just now, there are those still among us who have not lost faith in its potentiality. That the doctrine of liberty no longer commands its ancient respect is due to the fact that those who have maintained its efficacy have too seldom understood the guiding principles of its application to society. True liberty does not permit its votaries to perform unsocial actions, for these are the negation of liberty. A true conception of liberty, a proper science of society, should allow the State to forbid those actions which, because they deprive others of liberty, are denials and not affirmations of freedom. For example, it is desirable that all men should be at liberty to drive along the public roads. It is, on the contrary, not desirable that they should be at liberty to break the rule of the road by driving along the right-hand side of it, which would endanger the lives and property of other drivers—in other words, would be destructive of their liberty.

Unfortunately, reformers are always tempted to rush to extremes. Because the ownership by one man of half a million acres is a denial of the liberty of other people to use land, they would forbid a labourer to own even a cabbage-patch. Because a duke has a private park a mile square, they would deny to the cottager a flower garden. Because the Steel Trust is a dangerous monopoly and a grievous tyranny, they would socialise even the travelling tinker.

Now, it is the glory of the Co-operative Movement that it socialises but does not tyrannise. It offers the advantages of working together for social ends without resorting to compulsion. It provides the means whereby the profits of trade may be mutualised without arrogating to itself a monopoly of all activities. It leaves room for the artist, the poet, the musician to live the only life that is conducive to creative effort, the life that is unhampered by the whims of a moneyed patron or the commands of a State official. It gives the advantages of society without the loss of liberty. In its workshops will be found the men who work best under authority. Outside them will be those independent souls who would prefer to live in a garret so that they could decorate a vase at the bidding of their own inner vision, rather than earn a high salary in the State pottery ornamenting pots under the direction of an official. That is to say that Co-operation, unlike Socialism, would leave wide margins to its pages. The Co-operative

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Society, existing for the mutual interests of the producer and the consumer, would supersede the Trust run solely to make profits for the shareholders, but would put no obstacle in the way of the widow who would preserve her independence by keeping a sweet-stuff shop. While Co-operative farms would take the place of the great landed estates of the gentry, Co-operators would not stand in the way of a man like the Brighton waiter, made famous by Kropotkin, who in his spare time, by intensive culture, managed to make £50 a year out of a small allotment.

Finally, ought we to send Co-operators to Parliament to advance these views? Provided adequate safeguards were adopted, the present writer would favour this. But they must go as Co-operators, and not as Liberals, Tories, or Socialists, political distinctions with which the Co-operative Movement as a body must have no connection whatever unless it would see itself rent in pieces.

There would be work enough to do for the Co-operator in Parliament. It would be his duty to support every measure calculated to promote the solution of social problems on the lines of voluntary co-operation; it would be his task to oppose every extension of class privilege; night and day he would work for the extinction of those monopolies which by taxing labour hinder the growth of Co-operative capital; monopolies which keep a fourth of the population in a state of chronic poverty it scarcely desires to escape from; monopolies which drive the population from the land into the towns and bring about race degeneracy and national inefficiency. The Co-operator in Parliament, when we decide to send him there, will be one who believes in liberty, and trusts in the efficacy of voluntary methods of associated effort to bring about that better distribution of wealth which is the aim of all reformers. His watchword will be: "In things essential, Unity; in things doubtful, Liberty; in all things, Charity."



Egypt under Lord Cromer.

BY J. HOWARD REED, F.R.G.S.,

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HERODOTUS, "the Father of History," writing 500 years B.C., said:—

Egypt possesses more wonders than any other country, and exhibits works greater than can be described in comparison with all other regions. . . . The Egyptians, besides having a climate peculiar to themselves and a river differing in its nature from all other rivers, have adopted customs and usages in almost every respect different from the rest of mankind.

The country of Egypt, the cradle or birthplace of civilisation, is as wonderful in our times as it was marvellous in the days of the ancients, so that the remarks of the old historian above quoted are as true to-day as they were when written twenty-four centuries ago.

The greatest wonder of Egypt is without doubt its extraordinary fruitfulness, notwithstanding its almost rainless climate, which fertility is entirely due to the beneficent influence of the historic river Nile. The prosperity of Egypt in ancient days was due to a combination of the natural advantages just referred to and to the work of capable rulers who realised how to make the most of the conditions which nature had so bountifully provided. The modern history of the country has shown that, under short-sighted, extravagant, and dishonest rulers, Egypt, with all its special advantages, could within a few short years be brought to a state of practical bankruptcy and ruin. It has also shown, such is the recuperative power of the country, that under an honest and capable Government the land of the Nile can rise like a phoenix from its ashes and become one of the marvels of the modern world.

The idea underlying the above paragraph was well put by a writer in an American paper some few years ago who said:—

The British found Egypt wrecked financially by the extravagance of its rulers and dying with the dry rot of centuries; but under their brief suzerainty an economic revolution has been accomplished.

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It is the purpose of this article to consider briefly how the financial wreck of Egypt was brought about, and to trace the steps by which the country has been led along to its present very satisfactory position of progress and prosperity.

Egypt became part of the Turkish Empire in the twelfth century, and its history may be said to have become mixed with that of Europe through its invasion by Napoleon rather more than a century ago.

In 1811 Mehemet Ali (who afterwards became the first Khedive or Viceroy) commenced his work of government in Egypt. Capable, clever, energetic, and not over scrupulous, this able man soon made his mark and became a great and important power in the country. Born in 1769, of Albanian parents, at Kavala, on the coast of Macedonia, he was for the first thirty years of his life an obscure person of no importance. Before commencing his military career he was merely a small tax-gathering official who added to the income of his office the profits obtained from the retail sale of tobacco.

He first found his way to Egypt as the second in command of a levy of a few hundred Bashibazouks recruited at Kavala, forming part of the Turkish contingent sent by the Sultan to aid the English forces engaged in turning Napoleon out of Egypt. He fought through the war which followed, and by military genius won his way to the supreme command of the 5,000 Albanian troops engaged in the Egyptian struggle. The evacuation of Egypt by the English forces in the early days of the nineteenth century left Mehemet Ali the most able and prominent man in the country, and from this time until that historic event, the massacre of the Mamelukes in 1811, which made him supreme, he was busy consolidating his power, sometimes posing as the protector of the people, and at others as the Sultan's trusted representative.

In 1833, backed up by the influence of France, Mehemet Ali practically threw off the Turkish yoke, and as a consequence Egypt became self-governing, although nominally subject to the suzerainty of Turkey and to the payment of tribute to the Sultan of some £377,000 per annum, which tribute, increased later to £682,000, it may be remarked is still regularly paid.

Several other practically independent rulers succeeded the Albanian Pasha. Ibrahim, his son, was the immediate follower of Mehemet Ali, but reigned for only a few months during 1848. He is described by Lord Cromer as "a distinguished soldier, and a man of great personal courage." The same writer remarks, however, "it must be added that he was a half-lunatic savage."

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Abbas, grandson of Mehemet Ali, followed his uncle Ibrahim, and he ruled from 1848 until 1854. Lord Cromer speaks of him as "an Oriental despot of the worst type," without "any redeeming feature in his character," which was "altogether odious." His murder by his slaves brought his short but brutal career to a close. The only noteworthy facts about his reign were a deliberate undoing of all the useful administrative and other reforms introduced by his grandfather, the alienation of Europe, and a return to the old methods of Turkey. It may be mentioned, however, as somewhat to his credit, that he encouraged the construction of a railway between Alexandria and Cairo, and thus helped forward the movement for an overland route to India by way of Egypt.

Said Pasha succeeded Abbas, and reigned as Khedive from 1854 to 1863. This prince was of weak mind, though of genial personality. He was also a man of inordinate vanity, and was specially distinguished for "hopeless incapacity in the art of government." "It was he," says Lord Cromer, "who first invited European adventurers to prey on Egypt."

Probably the most noteworthy event of the reign of Said Pasha was the granting of the Suez Canal concession to the great Frenchman, De Lesseps, an event which, although it was destined to bring about a most stupendous change in the oversea commercial progress of the world, laid the foundation of the enormous load of debt which has been the bugbear of Egypt ever since. Probably the land of the Nile is the one country which during the last forty odd years has reaped the least advantage from the epoch-making engineering feat which geographically separated the continents of Africa and Asia, and brought the ports of Western nations some weeks nearer to those of India and the East.

It is not the intention of the writer to discuss the ups and downs of the construction of the Suez Canal, but the part played by Said Pasha in that great undertaking may be briefly referred to. According to the original request of De Lesseps the Canal was not to cost Egypt or Said Pasha anything, but, on the contrary, 15 per cent. of the revenue of the completed work was to flow into the coffers of the Egyptian Government, and at the end of ninety-nine years the whole Canal was to belong to Egypt.

As a matter of fact the promoters failed to obtain anything like the amount of capital which was required to carry through the undertaking, or even to give the work a promising start. De Lesseps, therefore, appealed to Said Pasha, and succeeded in persuading him to provide the money necessary to commence operations. Further concessions and further money were later obtained from the complaisant Said in the same manner, and very

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soon the Egyptian Government found themselves saddled with a national debt which at the death of Said Pasha amounted to more than three and a quarter millions sterling. This, it may be said, formed the first material instalment of the immense financial incubus which afterwards brought the country to the very verge of bankruptcy and ruin.

Ismail Pasha, son of Ibrahim, became Khedive in 1863, and controlled the affairs of Egypt until 1879, when he was deposed by the Powers as a consequence of the wasteful and wholly unnecessary extravagances which marked the period of his reign, and which brought practical bankruptcy upon the country. The public debt of Egypt, which was less than three and a half millions when Ismail came to the throne, had increased by the year 1876 to the enormous sum of over £94,000,000, which, as will be seen, was an average addition to the debt of £7,000,000 per year for thirteen years. "For all practical purposes," says Lord Cromer, "the whole of the borrowed money, except £16,000,000 spent on the Suez Canal, was squandered."

Ismail Pasha was certainly a unique personage in the history of Egypt, and a few general facts with regard to him and his reign will perhaps not be out of place. He was born in Cairo in 1830, so that he was about thirty-three years of age when he was called upon to control the affairs of Egypt. When thirteen years old he was sent to Paris to be educated, and he remained there for about six years. He attended classes at the Polytechnique, and obtained a fair knowledge of mathematics and general sciences. He came much in contact with the ruling house of France of that time, and consequently developed ideas with regard to the order of succession of rulers which prevailed in Europe, but which did not at that time apply in Egypt. His stay in Europe coincided with the great railway and kindred developments which were then taking place, and this doubtless led him to desire the introduction of European methods into Egypt.

Ismail, although a son of Ibrahim, the eldest son of Mehemet Ali, had an elder brother, and was, therefore, not in the direct line of succession, even if the European plan for the succession of rulers had applied in Egypt. He was, however, firmly convinced that he was far more fitted to rule over the Nile Valley than was either of his uncles, Abbas or Said, who had preceded him, and doubtless considered that his superior education fitted him for the post of Khedive in a much higher degree than did the attainments which his elder brother possessed. A railway calamity between Cairo and Alexandria, in which the elder prince lost his life, cleared the way for Ismail to succeed to the throne when

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Said Pasha should in the course of nature disappear from the scene. It has always been believed that Ismail had much to do with an intrigue or plot which led to the railway disaster in question. In any case it was a fact that he should have travelled by the same train, but at the last moment excused himself on the ground of sudden illness, while the Director of Railways at the time, Nubar Pasha, who should also have travelled by the fatal train, at the moment of starting also pleaded illness and remained at Cairo. Nubar fell into disgrace over this incident, and left Egypt for Europe for a time. As soon, however, as Ismail ascended the throne Nubar returned, and was promoted by his master to the post of Prime Minister, and was loaded with lavish gifts of money and lands.

The period when Ismail became Khedive was one of great prosperity. All the cotton which the country could produce found a ready sale in Europe at a high price, owing to the shortage brought about by the American Civil War. The new Khedive set to work with energy to develop his State, determined to bring her into line with the European countries he had visited. Railways were planned and built, harbours improved, docks and bridges were constructed, and every effort made at enormous expense with a view of bringing the country up to date. Ismail determined to practically rebuild Cairo, and to transform that city into a veritable Paris on the banks of the Nile. Fine Khedivial palaces were built at different places, handsomely fitted up and furnished, and everything was done in the most lavish and expensive fashion. The whole of this work, executed in the most hasty and feverish manner, was carried out by means of borrowed capital, which was only raised at most usurious and continually increasing rates of interest, and a very large proportion of which never reached the coffers of the borrowing Government, but stuck in the hands of the many unscrupulous people who had the manipulation of it. Egypt, in short, became a happy hunting ground for all the clever adventurers then to be found in Europe, and they fattened upon the lavish and wasteful extravagance of the magnificent Khedive.

The terms of the original concession granted by Said Pasha to De Lesseps bound the Egyptian authorities to furnish 20,000 labourers (practically slaves), and to make grants of certain lands to the Canal Company. After the work of construction had been proceeding for some years these and other conditions were broken through, from causes which the Egyptian Government was powerless to prevent. New conditions were offered, but the Canal Company were not prepared to accept the modifications, and affairs were brought to a practical deadlock. At this juncture the Turkish Government stepped into the breach, doubtless largely

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influenced by European and probably British representations, and threatened force to compel the Canal Company to accept the new conditions. After some little trouble the whole dispute was submitted to the Emperor Napoleon for arbitration, with the result that the company were awarded a sum of £3,800,000 compensation, which, of course, the Egyptian Government had to find.

The award set the Canal Company on its feet, but it left Egypt with an increased debt, and it also considerably reduced the rights of the Khedive's Government as regarded the great artificial waterway connecting the Mediterranean with the Red Sea. Other claims were made from time to time, and further capital sums were provided by the Khedive, but this is not the place to detail these matters. It may be stated in general terms, however, that the Suez Canal from beginning to end cost the Egyptian Government from sixteen to seventeen millions sterling in hard cash, some four millions only of which was, on completion of the undertaking, represented by stock held by the Khedive. Even this was destined not to remain an asset of the Egyptian Government, as Ismail, when his financial difficulties became most pressing, surrendered the shares to his creditors, from whom they were purchased by Lord Beaconsfield's Government on behalf of Great Britain.

When, early in the year 1869, the day for opening the Suez Canal arrived, Ismail determined to celebrate the event in a magnificent manner. This he did in a lavish and thoroughly Oriental style. Fleets of vessels conveyed the Khedive's guests through the new waterway, among the visitors being the Empress of the French, the Emperor of Austria, and our own King and Queen, at that time Prince and Princess of Wales, and numerous other European royalties. Cairo was turned into a veritable fairyland for a month, fêtes of the most lavish and costly description being held daily for the whole time. The cost of this reckless display added a very considerable sum to the liabilities of the Egyptian Government.

For some years after the completion of the Suez Canal Ismail Pasha continued his lavish and extravagant methods, piling up year by year the load of debt which has weighed down his country ever since. Reckless extravagance on the part of Governments or kings, as with smaller institutions and ordinary private people, cannot continue for ever, and sooner or later the inevitable day of reckoning arrived. The open-handed, generous, and reckless Ismail had his day, but the time came when it was found impossible to pay the regular interest on the huge debt that had been incurred.

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The failure of the Egyptian Government to meet the demands of the national creditors, the majority of whom were Europeans, led to the Governments of France, Germany, and Britain taking matters up with the Cairo authorities and pressing for payment of the interest due. Ismail pleaded inability to pay in full, and requested the appointment of an International Finance Commission to inquire into the condition of affairs. Such Commission was duly appointed, and the investigation proved that Egypt was insolvent and quite unable to pay the full interest of 7 per cent. upon the national loan. The Commissioners further reported that the financial crisis had been brought about by the wasteful extravagances of the Khedive. Ismail offered to surrender large portions of his private estates and other possessions to assist matters and to illustrate his patriotic desires, but the foreign Governments demanded more. Nothing short of his deposition, and the substitution of his son Tewfik as Khedive, would suffice. Ismail protested and struggled against this demand for a time, but when the Powers invoked the aid of the Sultan of Turkey, and obtained from him a firman of deposition, the unhappy Khedive was compelled to comply. Within a week of the event just narrated Ismail left Egypt for Naples, but he did not go empty-handed. Train loads of valuables of every description accompanied him from the country, and he afterwards lived for nearly twenty years a princely life in exile.

Notwithstanding the sorry financial condition to which Ismail brought the country of the Nile Valley, it is only fair to remember that the earlier years of his reign were such as made for the general advancement of the people and the extension of the territory of Egypt. During his reign provinces were added, till the whole State embraced a territory of some one and a half million square miles. The population also increased very materially, while the cities of Cairo and Alexandria were greatly improved, and the ports of Said, Suez, and Suakin were developed. Increased land was brought under cultivation, and many other improved conditions were introduced into the country. Had the finances of the State been managed and administered in a saner manner, and had the magnificent Khedive been saved from fraudulent European adventurers, the condition of Egypt and its people would at the end of Ismail's reign have been very different.

Ismail was deposed and left Egypt for Naples in June, 1879, but for more than three years previous the financial troubles of the Egyptian Government had been occupying the attention of the European Powers. It was in April, 1876, that the Khedive first suspended payment of his Treasury Bills, and a month later the Commission of the Public Debt was created. Great Britain

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refused for good reasons to appoint a representative to this Commission. The Khedivial Decree which was shortly after issued caused not a little dissatisfaction, especially in England. Following upon this, therefore, Mr. Goschen was sent on a special financial mission to Egypt, and M. Joubert accompanied him as French representative. These gentlemen came to an arrangement which was issued as a Decree in November, 1876. Into the details of this arrangement it is not necessary to enter here, but it may be mentioned that it resulted in several European officials being introduced into responsible positions in the Government of Egypt, and in the commencement of the "Dual Control." A few months later (March, 1877) Sir Evelyn Baring (now Earl of Cromer) commenced his work in Egypt as one of the Commissioners of the Public Debt, having been recommended for the post by Mr. Goschen, who had been requested by the Khedive to make such a nomination, the British Government having at that time declined to do so.

It was soon found that more complete information of the financial condition of Egypt was required than it had been possible for the Goschen-Joubert Mission to obtain, and in April, 1878, the Khedive consented to this fuller inquiry. Further investigation by the new Commission, which had power to take evidence, tended to a better understanding of the real financial condition of Egypt, and led to the introduction of controlling Europeans into an Egyptian Ministry with Nubar Pasha at its head, and brought about the suspension of the Dual Control.

The new arrangement was not allowed to work smoothly owing largely to the intrigues of Ismail, who made it impossible for Nubar Pasha to maintain order in the country. He (the Khedive) demanded that he should have power restored to him. The army was in a condition of mutiny, due largely to the fact that their pay was much in arrear, and that they blamed the Cabinet of Nubar Pasha for this, composed as it was largely of European and Christian Ministers. Nubar Pasha resigned, Prince Tewfik became Prime Minister, and shortly after the European Ministers were dismissed from office.

Just previous to the events narrated Nubar Pasha and Sir Rivers Wilson had been mobbed and assaulted by a crowd of Egyptian officers, and Lord Cromer remarks that "this mutiny was the direct precursor of the Arábi revolt."

On further representations being made by the Commissioners of Inquiry, the British and French Governments came to the conclusion that the deposition of Ismail Pasha and the succession

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of his son as Khedive was the only manner in which the regeneration of Egypt could be brought about. Pressure was, therefore, brought to bear upon the Sultan of Turkey by all the European Powers interested, with the result that on June 26th, 1879, Ismail was deposed, as previously described, and his son Tewfik nominated as Khedive in his place. The Dual Control was now revived, Sir Evelyn Baring being appointed to represent Great Britain. He, however, only remained in office for a few months, being succeeded in June, 1880, by Sir Aukland Colvin.

Stirring events developed themselves in Egypt during the following few years. The military remained in a state of dissatisfaction, and more than once broke into open mutiny during 1881. Arábi Pasha became the leader of the military party of dissatisfaction, and the influence of his clique brought about a fall of the Ministry of the moment. Early in the year 1882 a new Cabinet was formed, in which Arábi Pasha became Minister of War. In the month of May the British and French Consuls-General demanded that Arábi should leave the country. This brought about the resignation of the Arábist Cabinet, the second resignation of the same Government in the space of a few weeks, but the very next day the Ministers were reinstated. The Arábist movement, which made for disorder and fomented the condition of ill-feeling towards Europeans, grew stronger day by day, while the influence of the new Khedive and his foreign advisers diminished at an equal rate. A crisis was reached when, a few days later, a serious riot broke out in Alexandria.

During this disturbance an attack was made upon the European residents, several of whom lost their lives. Law and order were completely at an end, the Khedive and his Ministers were powerless to protect life and property, while the military made common cause with the rabble. It became evident that unless strong measures were taken by the Powers represented by the Dual Control the condition of disorder would become worse, and the consequences be of a most serious character.

At this juncture the British Government called upon the Arábists to discontinue their disorderly tactics and military preparations at Alexandria, and decided to compel obedience in the interests of law and order and general public safety. British and French fleets of considerable strength were assembled at Alexandria, and the French Admiral was expected to act in concert with the British authorities were the demands already made disregarded by the Arábist disturbers. Arábi Pasha ignored the European request and hastily continued his warlike preparations,

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with the result that the British fleet opened fire upon and destroyed the forts occupied by the military rabble. At the eleventh hour the French fleet received instructions to take no part in the exercise of force, and consequently the vessels of that country steamed away before the historic bombardment commenced. This action of France brought to an end the arrangement of Dual Control in Egypt, and left the restoration of order in the hands of Britain, and fastened the Egyptian burden securely on the back of John Bull.

It will be remembered that immediately the forts of Alexandria were dismantled or destroyed by British guns, and the Arábi soldiery driven from them, the Egyptian rabble set fire to the city, which as a consequence was very largely destroyed.

The soldiery under Arábi Pasha dominated the situation in Egypt, and the condition of the country rapidly went from bad to worse. It became necessary, in order that the anarchy which prevailed might be brought to an end, that the career of Arábi Pasha should be arrested and the Egyptian soldiery disbanded. For this purpose British troops under Sir Garnet (afterwards Lord) Wolseley were sent to Egypt. The war was brought to an end by the Battle of Tel-el-Kebir on September 13th, 1882, and by the occupation of Cairo and the arrest of Arábi Pasha two days later.

The evil effects worked in Egypt during the turbulent days of 1882 increased the burdens which the country had to carry, and multiplied the difficulties which the ruling authorities had to contend with; and in addition it compelled a reluctant British Government to keep an army in occupation of Egypt in order that the machinery of law and order might be re-established, disorder brought to an end, and life and property, both Egyptian and foreign, protected.

The events just briefly narrated did not bring the load of trouble which Egypt had to bear to its greatest weight; other difficulties of enormous magnitude and far-reaching importance immediately arose which still further complicated the national finances and embarrassed the statesmen responsible for the affairs of the country. The old proverb, "It never rains but it pours," was certainly well exemplified in Egypt at the period under discussion.

Within a few months of the British occupation of the country, and the disbandment of the rotten, disaffected, and rebellious Egyptian army, trouble arose in the Soudan provinces. These districts, added at different times to the Egyptian State, which owing to continuous bad government had always been a drag upon the finances of the country, were threatened by an armed rebellion

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under Mohammed Ahmed, the Mahdi. On January 19th, 1883, the town of El-Obeid and its garrison fell into the hands of the Mahdi's forces, and the false prophet immediately began to threaten other districts and to follow up the conquest he had made.

The real strength of the fanatical followers of the Mahdi could not at the time have been realised by the responsible Egyptian officials in Cairo, nor even by the British Cabinet in London, as, notwithstanding the fact that the Egyptian army, such as it was, had been practically destroyed by Lord Wolseley's forces, the Egyptian military authorities organised a force of 10,000 men and despatched them to give combat to and to destroy the dervishes, flushed as they were with the successes they had achieved. The Egyptian force was altogether inadequate, and was largely composed of raw agricultural (fellaheen) recruits, largely undrilled, badly equipped, and stricken with abject fear of the enemy from the outset. It was little wonder that when the ill-formed and frightened force fell in with the Mahdi's forces, who had carefully chosen the place of battle, they with their brave leader, Hicks Pasha, were overwhelmed and massacred almost to a man.

This is no place to attempt any detailed history of the Soudan troubles which followed the defeat of Hicks Pasha's force. The massacre of Egyptian soldiers who attempted to relieve the garrisons of such outposts as Sinkat and Tokar; the capture of Dara with its Governor, Slatin Bey; the occupation of the province of Darfour by the Mahdists, followed soon after by the fall of the Bahr-el-Ghazal Province and the imprisonment of Lupton Bey; the defeat of the Egyptians at Tamanieb, and later at El Teb; the decision to abandon the Soudan; the sending of General Gordon to Khartoum to attempt an impossible task—the withdrawal of the Egyptian garrisons from the Soudanese towns; the attempt to overthrow Osman Digna, to open the road from Suakin to Berber by British troops, and the brilliant but ineffective successes achieved by General Sir Gerald Graham in the Eastern Soudan; the fall of Berber; the isolation of Khartoum, and the heroic and extraordinary defence of the city for long, weary, heart-breaking months; the popular demand of the people of Britain for the sending of a British relief expedition; the tardy and reluctant action of the authorities; the achievements of the British troops under the leadership of Lord Wolseley; the brilliant fights at Abu Klea and Gakdul; the fall of Khartoum; the death of Gordon and the massacre of the garrison and people of the city; the cry of "too late" which startled a waiting world; the wail of disappointment and distress which passed through the Empire, are all events which have made a deep and permanent impression on the British mind.

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The abortive attempts made, both by the Egyptian Government and by Britain, to save the garrisons and Government officials in the Soudan, and the signal failure of all efforts, made the final abandonment of the country and the fixing of the Egyptian frontier at Wady Halfa the only reasonable policy to follow. The Soudan was, therefore, left to itself and to the victorious dervishes, while the Egyptian Government under the guidance and advice of Sir Evelyn Baring (Lord Cromer) turned its attention to the finances and affairs of Egypt itself. Lord Cromer returned to Egypt, as British Agent and Consul-General, in September, 1883, only a few days subsequent to the despatch of the ill-fated expedition under Hicks Pasha, so that his was the controlling hand during the whole of the terrible period over which a glance has just been taken. The difficulties of the early days of his administration might well have daunted and even overwhelmed any ordinary statesman. Lord Cromer, however, never flinched or hesitated; he faced the facts and grappled with the difficulties as they arose, and succeeded in working a beneficent revolution in all things affecting the welfare of Egypt and its people during the quarter of a century for which his labours were continued—a work little short of the miraculous.

Sir Alfred (Lord) Milner remarks, in his "England in Egypt": "The task which Great Britain found upon her hands after Tel-el-Kebir was to all appearance one of the most thankless rôles ever thrust upon an unwilling actor." The following further and more lengthy quotation from Lord Milner's work summarises in very graphic terms the conditions under which Lord Cromer, on behalf of Great Britain, carried on his work in and for Egypt. He says:—

Imagine a people, the most docile and good-tempered in the world, in the grip of a religion the most intolerant and fanatical. Imagine this people and this faith, congenial in nothing but their conservatism, flung into the maelstrom of European restlessness and innovation. Imagine a country full of turbulent foreigners, whom its police cannot arrest except *flagrante delicto*, and whom its courts cannot try except for the most insignificant offences. Imagine the Government of this country unable to legislate for these foreigners without the consent of a dozen distant Powers, most of them indifferent and some ill-disposed. Imagine it carrying on its principal business in a foreign tongue, which yet is not the tongue of the predominant foreign race. Imagine it struggling to meet the clamorous growing needs of to-day with a Budget rigorously fixed according to the minimum requirements of the day before yesterday. Imagine the decrees of this Government liable to be set at naught by courts of its own creation. Imagine its policy really inspired and directed by the Envoy of a foreign State, who in theory is only one—and not even the *doyen*—of a large number of such Envoys, and the chief administrative power really wielded by a man who in theory is a mere adviser without executive functions. Yes, imagine all these things, and then realise that they are no

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"Mikado"-like invention of comic opera, no nightmare of some constitutional theorist with a disordered brain, but prosaic, solid fact—an unvarnished picture of the political Egypt of to-day.

In the space we have at our disposal we can only glance very briefly at some of the more serious difficulties with which the British Consul-General had to contend, and refer to the more important reforms he has been able to carry through. The Arábig rebellion, the burning of Alexandria by incendiaries, and the revolt in the Soudan had all tended to intensify and further complicate the financial difficulties of the country. Heavy claims were made upon the Government for compensation in connection with the destruction of property in Alexandria belonging to the subjects of various European Powers. To meet these claims and the other demands which fell upon the State it became necessary to resort to the old policy of borrowing money. On this occasion, however, the matter was not left to an Oriental prince of lavish instincts to make the best terms he could with usurious money lenders, but the whole matter was submitted to an International Commission which was known as the London Conference. The result of the labours of this Commission was that an Egyptian loan of £9,000,000 was negotiated, and, being guaranteed by the Powers, the money was obtained at a low rate of interest. The arrangement made affected the whole of the Egyptian debt, and so modified the Law of Liquidation previously in existence that, while the total debt of Egypt was increased to 104 millions sterling, the annual demands upon the Government became such that there was a reasonable chance of their being met without the ordinary and regular national needs being crippled.

Great Britain had some difficulty in negotiating the new arrangement owing to European jealousy, but the Alexandria indemnities, in which all the European Powers were more or less interested, gave her a lever which was adroitly used for the general benefit of Egypt. By the new arrangement Germany and Russia were each allowed to appoint a Commissioner to the Caisse de la Dette, which had formerly consisted of the representatives of four nations only, France, Austria, Italy, and Britain, and for a time of only the representatives of the three first-mentioned nations, owing to the refusal of the British Government to appoint a Commissioner as previously stated. The new loan was guaranteed by all the six Powers named, and its total was so arranged as not only to cover the money required to meet the Alexandria indemnities, but also to allow about one million sterling for some important works in connection with a much-needed irrigation improvement, which did a great deal to extend the productive capacity of the country, and in the same ratio to

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improve the annual revenue. Lord Milner remarks that "the history of that million is one of the most marvellous chapters even in the romantic history of Egyptian finance." He goes on to say :—

It was life and death to her (Egypt) to put the great central works upon which the irrigation of the Delta depended into proper working order. . . . This extra million just provided the necessary capital. It saved the irrigation system and with it the finances of Egypt. It has brought in cent. per cent.

The work just referred to is what is known as the Barrage, situated some fourteen miles north of Cairo, and just below where the main stream of the Nile divides into two, forming the Delta district. It was originally designed by a French engineer, and was constructed during the reign of Mehemet Ali. It took twenty years to build, and cost nearly £2,000,000, not to mention the forced labour spent upon it. It was never properly completed, and from the days of its construction had fallen into such decay through neglect that it only served to hold up a head of water of some twenty inches. The work of repair and improvement took several years to fully accomplish, but when it was completed the Barrage held up about fifteen feet of water, and enormously increased the area of land capable of cultivation. A further £800,000 was spent in similar work later, and in referring to the benefit conferred by the judicious spending of these two sums Lord Cromer remarks that he has "no hesitation in saying that the expenditure of this £1,800,000 on irrigation and drainage has contributed probably more than any one cause to the comparative prosperity that the country now enjoys."

Among the many obstacles to progress and much-needed reform which have always obstructed the Egyptian Government and its "Adviser," the British Agent-General, none have been so formidable as what are known as the "Capitulations." These are a series of treaties, some of which date back to the fifteenth and sixteenth centuries, the earlier ones being rather concessions than treaties in the ordinary sense. They have an interesting history, are somewhat difficult to understand, and prove little short of international political fetters to Egypt.

The Capitulations are in reality obligations which belong to Turkey, and they apply to Egypt simply because that State is in theory part of the Ottoman Empire to which, as we have seen, she still pays annual tribute. When special prerogatives, little short of independence, were granted by Turkey to Egypt, the Sultan was powerless to relieve the vassal State from the obligations which applied to the whole Empire, even had he wished to do so, and so Egypt remains, even to-day, subject to the incidence of the Capitulations.

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The earlier of the concessions just referred to came into existence at a time when Turkey was an all-powerful State, and when most of the Christian countries of Europe were of comparatively small importance. The Capitulations granted certain extra-territorial rights, principally of a commercial character, to the subjects of the various countries interested, which in the early days assured them, as strangers and aliens almost beneath contempt, some measure of protection when resident in the Turkish Empire. "The omnipotent despots," says Lord Milner, "would have smiled at the thought that the favours they were almost contemptuously conferring could ever become a serious source of weakness or embarrassment to their successors."

No less than fifteen different States have rights under the Capitulations, and these are rigorously contended for by the various nations concerned whenever occasion arises or excuse offers, and generally much to the disadvantage of Egypt. Lord Milner remarks: "In no part of the Ottoman Empire have the privileges granted by the Capitulations received so wide, and indeed abusive, an extension as in Egypt." In most countries criminal offences committed by the subjects of other States can be dealt with by the ordinary courts. Not so in Egypt, however. There the offender can only be tried by his Consul, and even his arrest can only be effected, if on his own premises, in the presence of the Consul of his country. If a case is complicated by the offender, being the subject of one nation, taking refuge on the premises of the native of some other State, then it becomes necessary to obtain the presence of both Consuls concerned before the Egyptian police can take action. Space will not permit of fuller attention being given to this matter, but cases of various kinds might be mentioned illustrative of the difficulties which on all sides confront the Egyptian authorities in maintaining law and order, and which at the same time make Egypt a happy hunting ground for ruffians from every part of the world. "It would be hard," says Lord Milner, "to exaggerate the amount of injustice or the hideous administrative confusion arising from this state of things."

While mentioning the manner in which the Capitulations work evil to Egypt so far as the Criminal Law is concerned, it is only fair to mention that the establishment of what are known as the Mixed Courts for dealing with civil cases has proved most useful, and has done much to improve the administration of the law as between subjects of different foreign nations or between foreigners and Egyptians. These international tribunals were first instituted so long back as 1876, and were established for five years. They have been renewed from time to time since then, and certain unimportant reforms have been introduced as occasion has required.

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Generally speaking, they have worked extremely well, and have made for equity and justice. The Mixed Courts have become so popular, even among native Egyptians, that these people prefer any cases in which they are interested parties to be heard by these tribunals rather than trust them to their own native courts, and with this view Egyptians have been known to transfer their interests to some foreigner so that their cause might be brought before a "Mixed" Court, where they had more confidence of receiving justice. The obtaining of these international tribunals was a very difficult and wearisome business which took the Egyptian Government some eight years to negotiate, as it was necessary to obtain the detailed consent of the whole of the nations interested, who had rights under the Capitulations.

For the general advantage of Egypt—and, for the matter of that, for the foreign element, too—it is to be hoped that the time is not now distant when the Criminal Law may be brought under the direction of similar courts, and it is to be hoped that when the matter is seriously taken in hand the process of reconciling the interests of the various States may be a less lengthy process, and one freer from pitfalls, than was the arrangement completed in 1876.

Lord Cromer, for some years before his retirement from Egypt, has had the need for further reform in the matter of the Capitulations well in mind, and his successor, Sir Eldon Gorst, is equally alive to the pressing character of this subject. In his first report as Agent and Consul-General, issued in April last, Sir Eldon refers strongly to this matter. He says:—

Questions are constantly asked as to why the Egyptian Government do not suppress this or that undesirable practice, or introduce some obviously useful reform, which show that the inquirers are ignorant of the practical effects of the Capitulations in reducing the Egyptian Government to legislative impotency in regard to many important matters. . . . Such measures cannot be applied to the Egyptians alone, independently of the Europeans who are living amongst them, and they cannot be applied to the Europeans without the assent of fifteen different Powers. . . . No proposal can be carried if any single Power declines to assent.

Sir Eldon Gorst goes on to mention several matters of pressing reform which at present cannot be carried out because of the obstacles and difficulties presented by the Capitulations. Among these are named legislation to regulate the sale of spirituous liquors (a traffic at present carried on almost wholly by Europeans), the employment of children in factories and workshops, a building law to prevent jerry building (which has of late years often been the cause of loss of life owing to the insecurity of structures erected),

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penalties for fraudulent weights and measures, law in regard to trade marks, patents, and copyright, and many other no less important matters.

The powers possessed by the "Caisse de la Dette," and the manner in which the Commissioners have from time to time seen fit to exercise them, have often proved a stumbling block to the Egyptian Government and a serious obstacle to the carrying out of much-needed reforms, especially where such have depended upon a money consideration. By the provisions of the Law of Liquidation the "Caisse" were able to claim each year not only that proportion of the national revenue (roughly one-half) which was required to meet the interest and sinking fund connected with the national debt, but they had power to claim a substantial share of any surplus which the Government might possess at the end of the financial year; not only so, but they were able to claim a share of any surplus which would have resulted if certain expenditure, needed and justified, but perhaps not "authorised," had not been incurred.

On the other hand, although the share of the revenue falling to the "Caisse" might be considerably above what was required to meet all the ordinary demands made upon them, and although a large sum of money gradually accumulated in their hands, the Government had no claim upon this money for the carrying out of much-needed reforms without the "Caisse" was agreeable and fully approved. It will be seen, therefore, that, despite the fact that the money belonged to the people of Egypt, it could not necessarily be used by them, even though the welfare of the State might urgently demand it.

As a case in point it may be mentioned that when the Egyptian Government required money for the purposes of the Dongola Expedition they applied to the "Caisse" for a grant of £500,000 out of their surplus funds. This sum was granted by the vote of a majority of the Commissioners, but later on the French and Russian representatives brought an action against the Government in the Mixed Courts for the money to be refunded, on the plea that the vote of the Commissioners had not been unanimous. Not only so, but the Courts decided against the State and in favour of the "Caisse," and ordered the money to be repaid.

In the meanwhile, however, the grant had been spent, and to meet the difficulty brought about by the unfriendly action of the two Commissioners mentioned, the Egyptian Government, through Lord Cromer, had to apply to the British Government to lend the money required to make the repayment to the "Caisse," and to complete the war then in hand. This resulted in the loan of £800,000 from Britain, which at a later date Parliament turned

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into a gift, and which it may be mentioned strengthened the claims and rights of Britain in Egypt, a result the reverse of what the objecting Commissioners probably desired.

The difficulties raised by the "Caisse" from time to time in this way have made it necessary for the Egyptian Government to resort to all kinds of expedients when money for special expenditure has been required, rather than risk an undignified struggle with the body in question. It will be remembered that when three millions of money was needed for the great irrigation works at Assouan and Assiut a few years back, an arrangement was made for the financing of the undertaking which allowed the payment to be made out of the results of the work, so that no money was required till the dams were complete. By this plan the great engineering work was made possible without the Government running the risk and indignity of not being allowed to spend Egyptian money on a much-needed national work by a dog-in-the-manger refusal of the "Caisse" to grant the money.

The great irrigation works, which have been referred to in the preceding paragraph in connection with another branch of our subject, are so important, have already effected so much for the benefit of Egypt, and promise so much more in the future, that some little space may well be devoted to them. The great Barrage in the Delta district, referred to previously, proved of vast benefit to the country from the point of view of both agriculture and economics, but after all its effects, vast as they were, could only be looked upon as local. The expert engineers who had the matter of irrigation in hand, after an elaborate investigation, recommended the construction of two immense dams across the Nile at considerable distances up the river from Cairo, which would be capable of storing up such vast supplies of water that the area of cultivation would be extended to an enormous degree. It was estimated that the increased revenue from the tax levied on cultivated lands would be much more than sufficient to meet the capital expenditure, while the benefit to the agricultural and general population would be of vast importance. The designs were drawn up, the financial arrangements made, the contracts let, and the actual work commenced early in the year 1899, the foundation stone of the larger of the two dams, that at Assouan, being laid by the Duke of Connaught on the 12th of February in that year.

The Assouan Dam is situated some six hundred miles south of Cairo, in the neighbourhood of what is called the First Cataract. The dam itself is about a mile and a quarter in length, and is composed of a solid wall of granite masonry, pierced by 180 openings or waterways having a total area of 24,000 square feet, which give a maximum discharging capacity of about 15,000 tons

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of water per second. The dam under consideration as originally designed was intended to impound water to a maximum head of about eighty-five feet. This would, however, have submerged the whole of the celebrated island of Philae and the ancient buildings upon it. A great outcry was consequently raised by archæological enthusiasts, with the result that the height of the dam was cut down so as to leave the Philae buildings intact, which allowed for a head of water of about sixty-seven feet. The dam was designed of such strength that its height could be raised, if such became necessary, without the safety of the structure being imperilled. It was later found advisable to increase the height of the dam, and this work is now in hand. In the meanwhile, however, the Philae buildings have received attention, a large sum of money having been spent in repairing and strengthening the foundations. Navigation past the dam at Assouan is provided for by a series or ladder of four locks, each 260 feet long and 32 feet wide, by means of which shipping can be passed from the lower to higher level of the river, or *vice versa* as may be required.

The dam at Assiut, 250 miles up the river from Cairo, is smaller than that at Assouan, but is nevertheless a very large and important structure. It is more than half a mile in length, and possesses one hundred and eleven openings or sluices. It is also provided with a series of locks to permit shipping to climb from one level of the river to the other. The work of building this dam was commenced in the winter of 1898, and it was finished early in 1902. It is calculated that this dam alone has brought some 300,000 acres of land under cultivation.

The total cost of the two dams was about two millions sterling, while for the subsidiary canals and other works another million was provided. As before mentioned, the whole of this work was built and completed before the Egyptian Government was called upon to find any money. The whole of the cost is now being paid off by yearly instalments extending over a period of thirty years. The money required for the building of the dams and other works connected therewith was supplied by the great financier, Sir Edward Cassel, while the actual work was carried out by Sir John Aird's firm.

It was estimated at the outset that the gain in the revenue from land tax alone from the extension of cultivable land would equal about £380,000 per year, while the value of reclaimed Government lands alone would be augmented by about one million sterling. Sir Eldon Gorst states in his report that the raising of the Assouan dam will more than double the quantity of water held in store, and will bring nearly a million acres of land under cultivation which are at present lying waste.

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One of the first works which the British authorities undertook in Egypt after the occupation was the creation and organisation of a new Egyptian army, the old and almost worthless forces having been largely destroyed at Tel-el-Kebir, and the remnant afterwards disbanded. Sir Evelyn Wood commenced this work, being aided in the task by a number of British officers. Lord Grenfell continued the work, and in due course handed it on to Lord Kitchener. It is hardly necessary to remind the reader that these officers were completely successful in their undertaking, as the splendid behaviour of the Egyptian troops in Soudanese warfare under Lord Grenfell, and later under Lord Kitchener, when the Soudan was rescued from barbarism, is well known to all. The same type of men who in former times quailed and fled before the Mahdist's dervishes, when properly trained and led, stood as firm as a rock and never flinched.

From the Egyptian army one's mind naturally turns to the work of the reconquest and rescue of the Soudan. To deal adequately, however, with this branch of the Egyptian question would require too much space, and it is also really outside the scope of the present work. It may, however, be remarked that even the money spent upon the Soudan campaign was not all expended in gunpowder and glory, as over and above the addition of territory, and the removal of a constant source of danger and unrest to the country, it provided a permanent and important asset for the benefit of Egypt in the shape of railways and railway stock. Almost one-half of the money which the campaign cost was spent on railway construction, so that to-day there is satisfactory communication not only from the old frontier into the Province of Dongola, but also a line across the desert to Berber and Khartoum. While speaking of railways it may also be mentioned that a line has within the last few years been constructed from the Red Sea coast, in the neighbourhood of Suakin, to Berber, on the Nile, - a railway much discussed, it will be remembered, during the Gordon period. In Lower Egypt, too, over a thousand miles of light railways, mainly for agricultural purposes, have been constructed, and have proved a great boon to the people.

In the old days when the Khedives were supreme, such public undertakings as the railways just mentioned, the great irrigation works, and similar matters would have been carried out by *corvée* or forced labour. The old irrigation works and the Suez Canal were largely the results of this cruel and barbarous system, and the annual cleaning out of the irrigation canals was always performed by the labouring population under compulsion and without fee or reward. The forced labour was only made really effective by the liberal use of the *courbash* or whip, and, indeed,

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it has been well said that the people of Egypt have from time immemorial been governed by the lash. Under the old system the courbash was used by the tax-gatherer to extort a second or even a third time the tax which had already been paid. The same instrument was used to compel a prisoner to confess himself guilty of a crime which he had not committed, and, indeed, was applied with effect by all whose official position gave them power over a much abused and oppressed people.

Both the courbash and the oppressive system of *corvée* have disappeared under the enlightened rule applied by British officials, and the groaning in the land of Egypt has been proportionately lessened.

The *corvée* system was only abolished after a stiff fight by the British Administrators, extending over several years, owing to the obstacles put in the way by the Powers of Europe, who objected to the cost of the free labour required to take the place of the *corvée*, which it was feared would interfere with a reduction in the land tax which was in prospect. It was only when the British Government practically guaranteed the cost of the reform that it was allowed to become a reality.

The only *corvée* which is now ever applied in Egypt is the necessity for a certain number of men to be on the watch at the flood season of the Nile to protect the banks, and thus prevent inundations. Even for this service the numbers of men called out for compulsory service are becoming fewer every year, and even at its worst the service is not heavy or very exacting, and it is, moreover, one which is of very direct benefit to those who are affected by it. "The three C's," as Lord Cromer calls them, "the Courbash, the *Corvée*, and Corruption," are in Egypt now practically things of the past.

The taxation of the people of Egypt has been materially reduced year by year, and the Egyptians are now more lightly taxed than are the people of any European country. During the period of Lord Cromer's rule the total taxation of the people has been reduced about 20 per cent., and it now stands at less than eighteen shillings per head. Direct taxes to the amount of nearly £2,000,000 per annum have been remitted, and such indirect taxes as the Salt Tax, octroi duties, bridge and lock dues on the Nile, and the imposts upon river and sea fishing boats have been completely abolished. The Salt Tax was an impost which acted most oppressively on the poorer people, while the bridge dues, instead of being paid by the people who passed over the bridges, to whom they were a convenience, were unjustly collected from the owners of the boats which passed under, although the presence

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of such structures constituted an obstruction to navigation. This, however, was quite in accordance with the old time conditions in Egypt. It was never considered who should be legitimately called upon to pay, but from whom could the money be most readily extorted by the officials.

The dues on registration of land have been reduced from 5 to 2 per cent., light dues, ferry taxes, Customs duties on all kinds of fuel, timber, live stock, and meat have been reduced from 8 to 4 per cent., and many other imposts, too numerous to mention, have been lightened or removed.

While the various reductions above referred to have been taking place, money has at the same time been found for the introduction of many improvements and much-needed reforms. The postal, telegraph, and railway rates have been materially reduced, and the services improved. Electric tramways, improved sanitation, and water supply have been introduced into Cairo and Alexandria, and a host of other more or less important matters have received attention. The police have been properly organised, the administration of justice overhauled, and prisons and lunatic asylums improved and brought into line with those of European countries. Education, elementary, secondary, and advanced, has made great strides, large sums of money being provided for such, while savings banks and many other useful institutions have been organised and substantially established.

It is impossible to do more than indicate a few of the many improvements and advantages which Egypt of to-day enjoys; any detailed attention to them is quite out of the question. It should be mentioned, however, that while taxes have been remitted, and expensive reforms introduced into the country, the national revenue has not suffered. The income of the Egyptian Government may be said to have been steadily on the increase year by year, practically at the rate of half a million per annum, notwithstanding the increasing heavy drain upon the national exchequer.

In the year 1883 the total revenue was less than £9,000,000, while, according to Sir Eldon Gorst's Report, the figure for the year 1907 reached a total of well over £16,000,000, which was more than a million and a half in excess of the estimates. The surplus for the same year reached a total of more than £2,000,000.

The huge debt which, as we have seen, at one time totalled over £104,000,000, is being gradually reduced, and that portion of it which was still held by the public at the end of last year had fallen to less than £87,500,000. The charge for that year for interest and sinking fund amounted to £3,324,000, and this is, of

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course, a diminishing charge, which while the present prosperous condition of the country continues can be paid without difficulty. At the end of 1906 the Government held a reserve fund of over £11,000,000, which after heavy payments for the carrying out of various projects still stood at over £6,500,000 at the end of 1907. During 1908 further expenditure out of this fund has been authorised of £3,400,000, which includes nearly £2,000,000 for irrigation, always a remunerative investment in Egypt. During the last twenty years or so nearly £16,000,000 has been expended on various special works, including railways, canals, and other public schemes, all of which money has been paid out of revenue without the necessity of floating public loans. These general figures are in themselves eloquent testimony of the present progressively prosperous condition of the once bankrupt Egypt.

The population of the country has been steadily on the increase during the British occupation. The census of 1907 shows the total figure to have then reached 11,192,000, which was an increase of 15 per cent. over the figures of the census taken ten years before.

The volume of Egyptian trade has been regularly on the increase for some years. During 1907 the value of the imports and exports reached a total of over £54,000,000, an advance of more than £5,000,000 on the year before. The proportion of imports contained in the above figure was over £26,000,000, while exports totalled over £28,000,000. It may be mentioned with interest that the value of cotton exported during the year under consideration reached no less than £23,598,000, a fact of some interest to the people of Lancashire.

The difficulties of the Egyptian Government and the British Agent-General will probably not be anything like so heavy in the future as they have been during the past twenty-five years, due, of course, to the fact that the country is now in a flourishing and prosperous condition, and that nothing succeeds like success. The international complications have, as we have seen, caused much trouble in the past, and only very patient and astute statesmanship has succeeded in steering the Egyptian vessel of State without disaster among the rocks of difficulty and the shoals and quicksands of European jealousy. The Anglo-French Agreement of 1904, for which the diplomacy of King Edward VII. has primarily to be thanked, has, however, removed the Egyptian question out of the danger zone. France, in return for British support in Morocco, has agreed to support Britain in Egypt, the practical result of which is that Britain has now greater freedom than formerly in dealing with the affairs affecting Egypt and its people; while of

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even greater value, in the interests of the world's peace, is the fact that many outstanding matters between Britain and France have been cleared up and a close condition of friendliness engendered.

It seemed at one time that trouble might be brought about by the restiveness of the present Khedive, Abbas, who, while still quite a youth, succeeded to the throne on the death of his father, Tewfik, in January, 1892. Experience, however, combined with the well-trained ability His Highness possesses, has no doubt long ere this convinced him that the safety of his country and his house is in good hands while the British remain the protectors of Egypt.

It is very difficult to forecast what the future of Egypt is likely to be. Lord Cromer suggests that two courses are open, either the country must at some time become incorporated into the British Empire, or it must become self-governing. Lord Cromer clearly has personal leanings towards the self-governing idea, and his work during the last few years of his administration of the country has tended in that direction, as is evidenced by the steps taken to introduce a system of local self-government. It is equally clear, however, that the late Consul-General is satisfied that many years must elapse before Britain can withdraw from Egypt without the risk of a return to a condition little, if any, better than that which prevailed before the advent of British authority. He says: "If the British garrison were now withdrawn a complete upset would probably ensue."

It is evident that Britain must, for a considerable time to come, continue to hold the reins, and there is no doubt that she will be able to find men capable of becoming fitting successors of the great pro-Consul who has preceded them.

In his work, "Modern Egypt," Lord Cromer, in summing up the change which has come over Egypt since the British occupation, says:—

The contrast between now and then is remarkable. A new spirit has been instilled into the population of Egypt. Even the peasant has learnt to scan his rights. Even the Pasha has learnt that others besides himself have rights which must be respected. The courbash may hang on the walls of the Moudirich, but the Mudir no longer dares to employ it on the backs of the fellaheen. For all practical purposes it may be said that the hateful corvée system has disappeared. Slavery has virtually ceased to exist. The halycon days of the adventurer and usurer are past. Fiscal burdens have been greatly relieved. Everywhere law reigns supreme. Justice is no longer bought and sold. Nature, instead of being spurned and neglected, has been wooed to bestow her gifts on mankind. She has responded to the appeal. The waters of the Nile are now utilised in an intelligent manner. Means of locomotion

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have been improved and extended. The soldier has acquired some pride in the uniform which he wears. He has fought as he never fought before. The sick man can be nursed in a well-managed hospital. The lunatic is no longer treated like a wild beast. The punishment awarded to the worst criminal is no longer barbarous. Lastly, the schoolmaster is abroad, with results which are as yet uncertain, but which cannot fail to be important.

The foregoing quotation forms a splendid summary of the results of British effort honestly applied to a problem which a generation ago appeared almost hopeless. Truly, as Lord Milner has said, "In the Land of Paradox grapes *do* grow from thorns and figs from thistles."



Some Principles of Social Reform.

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IT will be generally agreed that one of the chief needs of social reformers to-day is definiteness with regard to fundamental principles. We stand at a parting of the ways, and most of us are not content to be opportunists and trust to chance to bring us to a social Eldorado. Most of us believe in a goal and reject the view that social reform is approximately complete. By "social reform" I mean the steps which a community takes by collective resolution for attaining its social end. It will, therefore, be necessary to define the social end, though many of the conditions of its realisation, such as the moral development of the individual, fall without the scope of a paper upon social reform as defined above.

It is beyond our powers to describe the social ideal in detail with complete assurance. All reasonable attempts to do so must proceed from an insight into human capacities and tastes. "O thou that pinest in the imprisonment of the Actual, and criest bitterly to the gods for a kingdom wherein to rule and create, know this of a truth: the thing thou seekest is already with thee, 'here or nowhere,' couldst thou only see!" But to see the oak in the acorn is no simple feat. Human possibilities are only vaguely foreshadowed, and the range of human choice is incalculable. Nevertheless it is possible to indicate broadly some of the general economic characteristics of the ideal which would meet with widespread assent. We do not propose to ourselves now the awkward task of holding the scales between Socialists and Individualists. Socialism and Individualism relate rather to means of reaching the ideal than to the ideal itself. For the present, then, I have no fear of tilting against ready-armed opposition.

In the last half century there has been developing an idea of the community as an *organism*. This means on the economic plane that society functions as a system of inter-related systems. In these systems the individual plays a part only. The relations between the parts are multitudinous, complex, and changeable. On its productive side, the social organism is required to meet

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the needs of the community as consumer, and these needs are never constant in their exact characters and proportions. Moreover, ingenuity is daily fashioning improvements in productive methods. The more we analyse, the more surely do we realise that society is the most intricate and delicately adjusted organism in the world, and that it is subject to its laws or uniformities like any other organism. But its form is determined teleologically and not solely by a *vis a tergo*; that is to say, ideals consistent with human propensities govern what is to be.

The first important truth concerning this organism which I desire to emphasise may be expressed in the proposition that it must be regarded as constituted fundamentally of individuals and not of grades, groups, or castes. The form in which the individuality of the person is obscured by the group is a primitive social type. Patriarchalism, tribalism, the caste system, feudalism, all these must ultimately yield to a social system founded upon the capacity and potency of the individual. Nothing in disparagement of modern teaching as to the importance of the family is intended: the family is a natural and necessary condition of social health; but it is justified of the persons it gives to the world. No sociological investigation has yet demonstrated that distribution of capacities takes place almost entirely by classes, and, I venture to assert, never will.

The essentially personal foundations of society necessitate what I shall term economic equality as they have necessitated political equality. And the principle of "economic equality" should mean for us this at least, the right of each person to have his potentialities developed in due proportion and his right not to be interdicted from the exercise of his powers. This proposition is somewhat vague, but it conveys my meaning adequately for present purposes, and it cannot be made more definite unless we are prepared to embark upon an ethical treatise. It would be a satisfaction to think that it was theoretically a platitude, but actually it still needs insistent emphasis.

Now I pass on to outline other features of the ideal before noticing the reforms to which the fundamental demand for economic equality points. I shall examine these features under the headings of Consumption, Production, and Distribution, but all overlapping of treatment cannot be avoided.

Beginning with the consumption of wealth, all will agree that incomes should be spent so as to realise the best in the nature of the spender. It is needful to know, then, what things are to be regarded as really valuable to society. As the individual succeeds in attaining what he thinks valuable he may be said

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to obtain satisfaction. By quantity of satisfaction I shall mean merely the degree in which desire is satisfied; in short, by satisfaction I understand measurement by an objective convention of the fact of preference. Other things being equal, the individual should aim at maximising satisfaction so defined on the principle of economy. He should aim at getting the most of his ideal that he possibly can with his income. By learning to avoid thriftlessness and thoughtlessness and the acquisition of worthless things, a society may really gain as much as from new inventions. In sketching ideal consumption we evidently cannot avoid entirely the subject of the distribution of wealth, for the question naturally arises as to the circle of persons to which an individual's consumption has reference. Expenditure should at least take into account the whole requirements of family groups in the future as well as in the present. For the attainment of a family ideal the parents are chiefly responsible, and their responsibility involves provision for the education and health of children. Further, there is the circle of persons of varying degrees of intimacy around the home to whom the individual owes obligations, and finally there is his duty to the social whole. Moreover, production must be remembered in consumption—the need of consuming in such a way, other things being equal, as to add to efficiency. Lastly, I think we may agree that in the ideal world we all expect to find individual powers so cultivated that the utmost attainable satisfaction can be derived from any unit of wealth. A society is certainly not near the end of evolution if most of its constituents, because their higher faculties are dormant, fail to reap advantage from the work of one of its members who, say, is a great writer. In this event economy of consumption would be missing, and the production of many of the most satisfying goods in the world would be discouraged.

The end of production *qua* production is to secure what is demanded at the least sacrifice. If possible, methods should be such that their mere performance yields satisfaction. There is also implied that the work of individuals should be governed by their tastes; and this *desideratum* seems to necessitate freedom of choice. The development of tastes, too, is implied, and also that the individual be not prevented from applying himself to the work which suits him. Processes must be as little unhealthy and as little dangerous as may be, and the time devoted to production by any person must be such that any alteration would diminish his balance of satisfaction, on the assumption that the character and proportion of his demands are right.

Efficiency is the next attribute that I should emphasise. Other things being equal, the more effective the instruments of production

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the better. The public endowment of invention is a highly profitable investment, but inventiveness should be guided by the desire to enhance the satisfaction derived merely from the process of production as well as to augment and improve the output. The efficiency of a community depends upon its machinery being ingenious, and this depends on inventive power not being overlooked and neglected. And advance in productive methods is good not only for its results on the output but also for itself. Such progress means vigour and interest in life, and brings out the powers of individuals. Further, the efficiency of a community is magnified, as we have already remarked, in the degree in which the most valuable capacities of all its members are evoked, and in the degree in which the most valuable work of which they are capable, in view of the conditions at the time, is assigned to them. Waste of time in changing places and occupations, and oscillations of good and bad trade, would be flaws in the ideal—that is a high degree of vertical and trade mobility in labour would be characteristic of the ideal.

Equally with efficiency I should lay stress on appropriateness of the output to the needs of consumers—needs as shaped by ideals of consumption. The things wanted most should be produced first; and wants are constantly altering in intensity and proportion. Movement towards the ideal implies continual alteration in wants; in the ideal we should expect to find not demand crystallised by custom and habit but liveliness and individuality. To-day individuality in consumption is seriously hampered by the inelasticity of the productive system. Hence the more sensitively reactive the productive system is the better. This seems to me to necessitate, in view of the immensity of society, that it should be on the whole self-organised; by which I mean that its multiform reactions should be determined by the millions of decisions of millions of free agents. Under another arrangement there would be a fear of society becoming crystallised. But observe that in expressing this opinion I am entering upon the controversial question of the best means of securing a given end, which, all will agree, Socialists as well as Individualists, is appropriateness of the product to satisfy the most desirable needs of the community. Much changing of occupation may be inherent in the rapid responses of production to demand; hence another reason for the trade mobility and geographical mobility of labour already mentioned as a *desideratum*.

I may briefly notice here two defects strikingly exhibited in our productive system by which it is divorced from our ideal of industrial life, namely, the unhealthiness of big towns and the ugliness of the surroundings of manufacture. It is consoling to

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think of the strength of the influences tending to prevent more big towns from appearing. This I observe now by the way. The spread of transport conveniences and their cheapening, combined with the standardisation of machinery and its parts, which renders it no longer needful for subsidiary industries to be carried on in immediate juxtaposition with the manufactures which they subserve, are steadily raising the conveniences of the small town relatively to those in congested areas. Town planning with an eye to health and beauty, and smoke prevention, may make our towns of the future not unpleasant to reside in; and when transportation is cheap and rapid and hours of work are not so long, the operative will experience less compulsion to live beneath the factory wall. The sunny and beautiful town, with its parks, boulevards, art galleries, and libraries (which are unknown to the country), is neither an unpleasant nor unapproachable vision.

Ethics bear intimately on production, largely as regards the *motive* of production and the attitude of members of productive groups to each other. We should produce not merely for the attainment of money income, but also for the attainment of excellence in the thing produced and in ourselves. Producing to achieve excellence is an end which it is beyond the power of social reform, as I have defined it, to induce directly, but I cannot set the question aside without quoting some words from "a plea for chivalry in business" recently made by Professor Marshall:—

Chivalry in business includes public spirit, as chivalry in war includes unselfish loyalty to the cause of prince, or of country, or of crusade. But it includes also a delight in doing noble and difficult things because they are noble and difficult. Knightly chivalry called on a man to begin by making his own armour, and to use his armour for choice in those contests in which his skill and resources, his courage and endurance, would be put to the severest tests. It includes a scorn for cheap victories and a delight in succouring those who need a helping hand. It does not disdain the gains to be won on the way, but it has the fine pride of the warrior who esteems the spoils of a well-fought battle, or the prizes of a tournament, mainly for the sake of the achievements to which they testify, and only in the second degree for the value at which they are appraised in the money of the market.

Finally, in this sketch of the ideal on its economic side, as it appeals to me, I reach distribution. Much relating to distribution has already been discussed. Distribution is the storm centre of social controversy to-day, and there is not a little misunderstanding of the manner in which distribution works now. "To each according to his needs" is certainly the ideal, according to ethical doctrine, if by "needs" is not meant "wants" but the real needs of a person's nature and occupation. Needs are only very slowly becoming effective as determinants of earnings, but we move towards the ideal as the mobility of society gets greater,

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opportunity is more evenly spread, and moral forces strengthen. Mobility and the equalisation of opportunity afford scope to individuals to satisfy their present requirements, and the strengthening of ethical obligations means that true standards come to govern supply prices more fully. However, the immense inequality of wealth to-day, and the low level of wages in the vast majority of cases, must be regretfully recognised. It must not be forgotten that distribution regulates production when enterprise is free, and that the former cannot be forcibly corrected without the latter being affected. Relative wages are magnets attracting labour to the localities and occupations where it is most needed. I am inclined to argue—but this again is a controversial question of the means whereby the ideal is realised—that we require a fundamentally self-working system of distribution in order to ensure appropriate production and to keep active the flows of capital and labour, which are like the circulation of the blood.

This concludes my lightning presentment of my vision of the social ideal. I do not pretend that it is complete. Fundamental points are what I aim at indicating in this article. Next I shall ask my readers to apply this ideal outline to existing conditions, and to note the most striking discrepancies between what is and what should be. Thus we shall be supplied with a rational basis for the proximate ends of social reform. After making the test for myself, I have drafted the following in order to show those divergencies, not consisting wholly in the defective moral development of the individual, which impress me most. In the ideal the man is the fully-developed potentiality of the child; the character and daily duration of work is adapted to the worker's nature and tastes; continuity of employment and rapidity of accommodation to new conditions are characteristic; differences between incomes correspond to differences between real needs; surroundings are beautiful and salubrious. As things are what the man is depends largely on the class in which he was born; the individual is often demoralised by his work, which not infrequently is disliked and is excessive; broken employment and very tardy readaptations are not the exception; differences between incomes show little correspondence to differences between real needs; surroundings are ugly and unhealthy.

Of these five contrasts the first is the gravest, and, as I hope to show, though not the sole cause, far the most potent cause of the four other contrasts taken as a whole. I shall, therefore, examine this contrast at length, noting the reforms by which it can be corrected and their reactions upon the remaining discrepancies. Finally, I shall suggest for each of these remaining discrepancies the specific action which they seem to call for. It is

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only fair to add here, however, that in some respects actual conditions do not compare unfavourably in character with what I have imagined to be perfection. Most of us enjoy a certain degree of liberty to choose our work, though it is limited by lack of opportunity. Again, production does seem to respond to demand in a marvellous fashion when we take into account how vast and complex a system the social one is.

"Vertical mobility," that is power to move from class to class, is one of the qualities in society which it should be our first aim to foster. The "mobility" recommended by early popular economics meant horizontal and geographical mobility, that is the power of labour to flow to the trades and places where it was most needed. Important as these kinds of mobility are, far more important is vertical mobility, which ensures a rapid substitution upwards and downwards of capacity for incapacity. This is a vital social process, the strength of which has the same stupendous influence upon social healthfulness as a good blood circulation has upon the vigour of the animal organism. It is desirable in itself, as I have shown and shall show further, and it results in most valuable reactions on efficiency and distribution. Its reaction on distribution I shall examine at once, as this bears directly on one of the most serious of the contrasts noted above, namely, the great inequalities of income.

First, it will be necessary to say something of the "law" of wages. I use the term "law" here merely to mean "uniformity." A concentrated exposition of the nature of wages will be difficult to follow, but it cannot be shirked. Society produces in organic systems, as I have already said, and the distribution of what it produces takes place roughly according to the "marginal worths" of the factors included in the systems. By "marginal worth" is meant the effect of the last increment of any factor. Thus any particular workman tends to get as his wage what the business in which he is engaged would lose if he were dismissed. Generally speaking, the same law explains the remuneration of all factors. To take another example, the rate of interest represents what would be lost annually by a business if it diminished the capital that it used by £100 and kept all else the same. There are two other points to be grasped. Of these the first is that the larger the relative number of wage-earners the lower is their marginal worth, and hence their wage. For instance, taking a particular class of labour and supposing the members of the class to be 1,000 and wages 30s., the wage would be more than 30s. if there were 999 members of the class (the quantity of other factors in production remaining as before), and still more if there were fewer than 999 members. Finally

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we note that wages are not determined at a point, but between limits owing to social friction. Thus, if theoretically the wage should be 30s. because 30s. is its marginal worth, it will actually lie between, say, 32s. and 26s. The span of these limits measures the degree of social friction. In effect these propositions are accepted universally by analytical economists, and as regards appeal against them to sentiment, I would urge firstly that, as society is now constructed, we cannot expect people on any large scale to be paid more than would be saved if they were not employed at all (that is their marginal worth), and secondly that it would not be desirable that people should ordinarily be authorised to appropriate from the national income a larger amount than this. When people are paid what they are worth they are induced to do the work at which they are worth most, as they would not be otherwise.

Now, what follows from the law of wages as above expounded? The deduction is obvious that if the better paid classes are relatively augmented their earnings fall, while the national income is increased; and that if the wage-earning classes are relatively decreased their wages rise. Here some of my readers may shrink from what looks like a repetition of the heresies contained in early popularisations of the teaching of Malthus. But the word "relatively" makes all the difference. If the artisan army were reduced by 10 per cent., and other things remained as before, wages would rise; but if all other factors were reduced in magnitude by 10 per cent. at the same time, wages would not rise but almost certainly fall. It follows that if artisans increase at a lower rate than the other factors, wages rise. What is the conclusion? Incontrovertibly that if vertical mobility be intensified so that a great influx into the higher classes from the lower classes is induced, wages must rise. The right inference from the law of wages is not that the operative classes should check their natural increase, but that they should encourage vertical mobility. And vertical mobility is a further aid in raising wages in that it causes improvement in the average quality of directing labour, and elevates the level of vitality of the whole community. All experience and a *a priori* argument demonstrate that the progress of a healthy society growing in numbers is immeasurably greater than that of a similar society stationary in numbers.

Vertical mobility depends upon the equalisation of opportunity, and the chief means of equalising opportunity is education. Of the remaining results of education, hopefulness, enterprise, adaptability, efficiency, and interest in life and its work, are the most important, including to some extent the restlessness which Ruskin, with his love of economic mediævalism, deplored. The

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“leading out” of the talents of all individuals in the community I lay down as an essential condition of the ends that we desire being attained. Reforms in the past which have afforded scope for capacity have frequently failed because the individual has not been trained to take advantage of it. Our educational system must be made of such a kind that the multitudes of dormant properties inherent in the constituents of our social whole are discovered and appropriately developed by means of it.

Now, all will agree that the elementary teacher to-day is, as a rule, overwhelmed by the magnitude of his classes. Individual attention is impossible, and any discovery of capacity is a miracle. We fail at the stage of selection, and we fail again in placing the selected in suitable schools. The educational ladder no doubt exists to-day, but it is slender and reached only with difficulty. The final stage should be the provision of a broad and easy avenue to the Universities and institutions of similar standing for the liberal handful left after the final sifting. And of those who attained unto the last step it is to be hoped that the bulk would ultimately choose ordinary business avocations. The Universities to-day, if they are to play their proper part in national life, must design measures to resist the thoughtless drift of those of their *alumni* who have their livings to make into the so-called liberal professions, and provide to a larger extent the training which fits a man for the performance of industrial and commercial duties. Educationalists will see how much that is urgent has been omitted from this suggestion of educational reform. There are, for instance, the questions of the age limit, continuation work, and the character of the teaching. Immediately, I would chiefly press for a raising of the age limit, its strict enforcement, smaller classes, better paid teachers, more differentiation of methods, and more scholarship arrangements (not necessarily in all cases upon the basis of examination), by which passage from grade to grade in education may be rendered easier. The annual cost would be millions: the annual gain to society in wealth alone would in a few years, in my opinion, greatly exceed the cost. It is expenditure, observe, fruitful in returns, of which the burden, therefore, would progressively become lighter.

Some social reformers, I have no doubt, will take the view that the wages question is being steadily settled by the growing effectiveness of trade unions. But their effectiveness is limited. My readers must be reminded that I am now concerned only with their effectiveness in levering up wages—trade union efforts intended to improve the conditions of work, to cause the introduction of systems of paying wages thought to be advantageous to the operative classes, to steady employment and protect the

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individual against tyranny, important though they be, we must resolutely ignore. Now, trade unions screw up wages (a) by exerting a pressure which drives them to, and keeps them at, the upper limit, and (b) by professionalising labour and so raising its efficiency. Nothing is perfect in this by no means best of all possible worlds, not excepting the trade unions, but on the whole I make no doubt that they have raised wages and elevated the quality of labour. Social groups generally work beneficently on their members in the long run despite any incidental damage done by them. Advance is brought about largely by group action. In groups the social consciousness is created and the social conscience is awakened. The defined motives of group action are usually loftier in tone than the vague motives which drive us individually. What we place upon paper and are called upon to defend must be consistent, or at least have a plausible appearance of consistency, with ethical precepts. Hence social groups set up effective standards of action by defining ends and insisting upon them.

How much of the effectiveness of a trade union is attributable to a counteraction of social friction I would not venture to estimate, but no less an authority than Professor Marshall, among many others, holds that, as things are, social friction works on the side of the employer when labour is uncombined. Wages rise as the marginal worth of labour rises, but only after retardation which may be significantly less in case of a fall in marginal worth. I have laid it down that wages are actually determined, by the "law" of wages, not at a point but between limits. Now, wages, when labour is uncombined, may ordinarily follow the movements of the lower limit; and the lower limit may be, and probably is, beneath the marginal worth of labour by a higher percentage than the upper limit is above it. Trade unions can secure that labour shall get as wage the upper limit, and the gain thereby secured may be considerable. But, after granting all that the soberest trade unionists claim for their organisations as regards their effect on the general level of wages, we must still recognise that by ordinary trade-union action every cause bearing upon wages is not and cannot be harnessed in the interests of labour. The educational reforms that I have sketched and the provision of scope for unendowed capacity are beyond their unaided efforts.

One might at first be inclined to assume hastily that measures aimed at creating strong upward and downward currents between the economic grades of society would be supported enthusiastically by the lower economic grades, but some further consideration would damp such optimism. Popular support is withheld not

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only because of a general failure to recognise that the individuals who rise benefit the whole of the class which they leave, but also because of the prevalence of the doctrine that the salvation of labour must be worked out by means of a class conflict (*klassenkampf*), and that for this the proletariat is weakened by the loss of any man, and particularly one of more than average gifts. Continental Socialism is widely impregnated with this teaching. It is derived from some theory of exploitation. Now, I think it would be an irrelevancy to expound to those who have any grip of modern economics the theory of exploitation as advanced by Karl Marx. It has very little influence in England, and it involves denial of the theory of wages as laid down and justified above. Its very kernel is the contention that the workman neither gets, nor tends to get, his marginal worth. And an examination of its suggestions that interest charges might be economised by another system of social organisation would involve us in lengthy argument dependent upon principles of politics as well as of economics. But every form of the doctrine of exploitation cannot therefore be ignored.

As Marx laid the foundations of his system in his interpretation of Ricardian theories, so some of his better instructed followers have twisted the results of modern economic analysis into a new theory of exploitation. Their argument runs as follows:—Wages always equal the marginal value of labour. If on any machine one hand is worth £5 a week, a second hand £3, and a third £2, people doing that work will get £2 a week when three is the number of hands employed on the machine. That is to say the operatives at work on the machine will be paid £6 a week in all though their total value is £10. This example proves, it is contended, that labour must be robbed by the employer of a portion of its value when labour is paid only its marginal worth.

Apart from certain minor defects in this reasoning which need not detain us, it makes at first a most plausible appeal. A few moments' thought, however, will reveal to the wary its fallacious character. A similar argument could be used of every factor in production, and it follows in consequence that all the factors in production taken together are worth something enormously greater than the value of their total product, and that the employer exploits labour, labour exploits the employer, and both exploit capital and are exploited by it in turn. The conclusion is absurd, and the argument to prove that labour is exploited is, therefore, erroneous. It establishes merely that production is organic, so that no factor can point to its independent output. We all receive advantage from the value of others' capacity, and we must all make gifts to others of some

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of the value of our own. The share that any person acquires of the wealth jointly produced depends upon his marginal worth, and this in turn depends in part upon the numbers in the class to which he belongs in relation to the quantity of other factors.

The theory of the *klassenkampf*, or class conflict, is usually deduced from some form of the doctrine of exploitation, though many accept it who neither understand nor care about its theoretical foundations. Belief in the *klassenkampf* is ingrained in the revolutionary section of the Continental Social Democrats. The revolutionary section, the reader must be reminded, does not necessarily advocate actual physical force. Many of the members of this section trust that reform will be brought about gradually and peaceably, but they are all convinced that the "proletariat" must seize the power to manage everything before their share of wealth can be largely augmented. These Social Democrats, therefore, place little reliance on trade-union action, the limited triumphs of which they regard as too insignificant to be worth the effort which they entail. It is in consequence of this view, to no insignificant extent, that trade unionism has not flourished abroad as it has in England, and that Continental Socialism is a powerful organised party to be reckoned with.

Now, what are the leading truths and errors, to my mind, of the beliefs formulated in the doctrine of the *klassenkampf*? The first important truth is that ideas can modify the existing social organism. This all reformers, I imagine, would subscribe to. The second is that strengthening by trade unions one party to the bargain whereby distribution is arranged between labour and the other factors in production to-day cannot eventuate in any very striking changes; that underlying the bargain are forces which lay down rigid limits to the success which can be achieved in this way. The third is that the reforms which would improve vastly the earnings and conditions of labour cannot be brought about without the intervention of a powerful and well-organised popular party. But, these truths notwithstanding, those who subscribe to the tenets of the school of the *klassenkampf* usually cherish hopes as to the manner in which wages are to be raised which are foredoomed to disappointment if they ever come to the test of practice. The *klassenkampf*, taking that term with all that it implies, is the labour expression of the economic mediævalism which has been attacked earlier in these pages. It starts from the class conception of society, and in so doing, it has been my effort to prove, it cannot benefit where it trusts to benefit, and even if it could it would retard a reform on a higher level in so far as it tended to maintain the class formation of society. If the present large proportion that ordinary employed labour constitutes

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of the factors in production is maintained—and its maintenance is implied in the root ideas underlying the *klassenkampf*—labour could not secure a much larger share of the national wealth without its being paid more than its marginal worth, and other factors being paid less than their marginal worth. And to any proposals involving the unlinking of the connection between earnings and the marginal worth of persons there are weighty objections. The connection in question is of immense importance in securing as continuously as possible appropriateness of output, and its maintenance is otherwise to the interest of individual workers of all grades, who are spurred by the knowledge that they tend to benefit in the degree in which they enhance the value of their services to the community. The question is not one of Socialism *versus* Individualism. A Socialistic State would be most unwise if it deliberately resolved to snap this link. It is not as if the desired end—that is, larger incomes for the wage earners—could not be reached by some other method which would escape damaging reactions.

Certain of my readers may have chafed for some time at what may seem over-subtlety in my argument. If some persons get more than they really want, and others get less than they really want, why not take from the former and give to the latter? I shall not argue that this should never be done—neither do I affirm that it should—but there are objections to any such course sufficiently strong, I think, to induce us to seek a better way. In the first place, merely to redistribute earned incomes is not a solution of the difficulty but a cutting of the Gordian knot—a rough and ready correction of the wrong results (“wrong” as judged by the ideal) which are brought about by the operation of existing social forces. The wrong results would still continue to be brought about. It is infinitely more important to ensure that wealth shall be automatically distributed in the future according to our notions of ideal fairness than to share existing accumulations according to such notions and still leave operative the forces making for undesirable inequalities. If the whole, or a substantial part, of existing fortunes were forcibly redistributed certain grave reactions might be expected. An atmosphere of insecurity, which is destructive of steady activity, would be created, the application of some producing power would be discouraged, and enterprise would be debilitated.

I reiterate that measures which conduce to the further equalisation of opportunity are the most urgently needed reforms of the present day. And we have not yet exhausted in this essay all that is implicated in the “equalisation of opportunity.” It is not enough merely to develop capacities and prevent the

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closing of avenues to their exercise. Capacity is a subtle quality which is not always externally impressive, and tastes are frequently peculiar. It seems inevitable, therefore, for this reason as well as for other reasons already advanced, that we should cling to some ideal of liberty. People must be left free to make their lives and learn from experience to correct their estimates of their own powers. Some despised men rise by hidden sources of genius to lead their fellows. Again, society alters continuously, occupations must sometimes be changed, and the exercise of foresight by each individual for himself is the only guarantee of his moving in an appropriate direction and preserving his peace of mind. If society is to evolve, one of its prime needs is freedom of choice and scope for the individual. The "spacious" days to come constitute one of the greatest attractions to me of my ideal of the future. We can help, stimulate, correct, remove obstacles, diminish friction, and furnish outlets for the expression of individual powers, but we cannot settle satisfactorily by collective resolution all the delicately reactive vital functioning which is involved in a highly organised society.

To the provision of scope for the abilities of the people the State is now showing a disposition to turn its attention. In a perfect society the agricultural industry, for example, would exhibit a wide range of organisation, from the immense farm engaging many labourers to the small allotment cultivated as a by-employment. In every district it should be possible for the aspiring labourer to get the right education in youth for a farmer, and to try his powers in the first instance on a small holding. A proved man would not need to restrict his operations for long for want of capital. But to-day, generally speaking, great difficulty is experienced in obtaining small holdings at a reasonable rent. Owners of large estates are not always willing to be burdened with the trouble of them, and the intermediary—the estate developer—is not yet active on a large scale, probably because the demand for the small holding is still latent. Public authorities can usefully fill the gap, and reformers will gladly welcome the powers with which the State is investing them.

In this matter of the provision of opportunities for talent we must not overlook the splendid services of Co-operation, which, it may be incidentally noted here, has ever been regardful at the same time of the important educational side of all social reform. And Co-operation has not only been of value socially in offering a field for the testing and exercise of unendowed power, but also in furnishing proof that the worker may gain in satisfaction and efficiency when he is given a wider interest in the system within which he works, and that much of the best work of the world is

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capable of accomplishment by voluntarily associated efforts and joint resolution. In this broad sketch it would be impossible for me to treat of every variety of form in the economic world, but I may seize this opportunity to remark that when I contemplate the diversities of human nature I cannot believe that ultimately a uniform system will characterise the methods of carrying on the business of life. In the ideal I expect to find developed municipal and State Socialism, but also developed private enterprise outside the scope of State and municipal undertakings, and developed systems of business by the voluntary association which we term Co-operative. But, whatever the special business form, I should certainly expect to find invariably the individual worker less of a pawn than he is to-day—his interests widened, his tastes consulted, his views regularly expressed and carrying weight. It needs but to state this to bring forcibly to our minds again the prime need of more education.

My readers will have already deduced for themselves that I have little belief that any large gains of the kind which we have been considering will result from the lines of reform laid down in our Australasian Colonies. Eldorado, I am convinced, does not lie that way. The settlement of wages by an all-embracing system of authoritative declarations by judges and majorities on Wages Boards might easily result in an awkward deadlock. For in any given set of circumstances there is a demand for different quantities of labour at different wages. The State could fix the wage, therefore, but not the number employed. Suppose, for the sake of example, that the population of a country offering three occupations, A, B, and C, is 100,000. Let the wage in A be fixed at £2 a week, that in B at £3 a week, and that in C at £4 a week. What is the guarantee that 100,000 people would be employed at these wages? Let 40,000 be engaged in A at £2, and 30,000 in B at £3; maybe 20,000 only would be required in C at £4. As many as 10,000 would then be left without work. This would not mean that the community was incapable of keeping all its members employed, for, to point to one way out of the difficulty, as the wage in C was lowered more labour would be engaged until the displaced 10,000 were reabsorbed. In the Australasian Colonies the biggest industry of all, agriculture, is not covered by the laws relating to arbitration and Wages Boards, and this industry, therefore, could incorporate any number of persons who were permanently deprived of work by the awards of Courts or Boards. It does not follow, however, that failure more or less complete looms ahead of the Australasian reformers. If conciliation insensibly replaces arbitration proper, and it becomes the custom both in Industrial Courts and in Wages Boards to withhold

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judgment until a mutually acceptable compromise is hit upon, then the Colonies are to be congratulated on having solved the problem of bargaining as between capital and labour. I am a firm believer in the efficacy of conciliation as a lubricant to reduce friction when questions of wages and hours are under discussion. But what is chiefly relevant for me to say here is that the Labour Courts and Wages Boards of Australasia, act they never so favourably to labour, cannot so lever up the rate of wages as to leave a general impression that the problem of distribution is solved. The use of Wages Boards to check sweating raises distinct issues. Sweating is a problem large absolutely but small in relation to the social question as a whole. I shall make no specific reference to it in this essay; nor shall I make any specific reference to the problem concerning those unfortunate people who are incapable of supporting themselves owing to old age or invalidity, except to point out that their numbers may be expected to diminish as the reforms which I have indicated, and those to which I have yet to refer, are carried out.

Next to the neglect of the individual the most serious defect, perhaps, in present conditions is irregularity of employment. This includes (a) short time and stoppages, (b) the passage of labour from one business to another in the same trade, but not necessarily in the same district, and (c) changes in occupation. The periods of idleness occasioned by these incidents may be short or long. The passage of labour from place to place and trade to trade is not in itself a thing to be deplored. It becomes serious when loss of value in the person moving results, and when the time occupied by the process of change is long. The following causes may conveniently be distinguished:—(1) Seasonability of demand and spasmodic demand; (2) variations in demand which mark a permanent change in wants; (3) the influence of weather on the possibility of working; (4) alterations in methods of production; (5) trade cycles; (6) variations in the taste and capacity of the workman; (7) disagreement between employer and employee. The last is a personal matter, and trade unions check any attempted tyranny. Cause (3) is beyond our control, but some organisation of by-employments for times of slackness would be a gain. Causes (1) and (2) fall within the sphere of human control. Though the irregularity of employment resulting from these causes is serious, it is satisfactory to observe the growing split between irregular demand and irregular production. Anticipation counteracts irregularity of demand, and anticipation is getting to be more perfectly organised. Moreover, irregular production is being steadily discouraged by its high relative cost when expensive machinery is employed.

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Causes (2), (4), (5), and (6) are the most serious matters. I shall take (5) first, *i.e.*, trade cycles, and I readily admit that the temporary paralysis of enterprise which diagnosis shows to be the chief feature of bad trade is a very grave defect in the individualistic system. If these attacks were becoming worse and more frequent there would be ground for serious alarm, but it seems most likely that conditions are improving instead of deteriorating. However, the present must count for a great deal with every generation, and until the trade cycle, so far as its intensity is sufficient to affect employment, belongs only to the past—which will not be in our lifetime—we must recognise an obligation to mitigate or counteract its effects upon the operative classes. Labour Exchanges, the importance of which I am anxious to press, would keep harmful consequences at the lowest possible minimum in view of the state of trade, but they could not wipe out cyclical unemployment entirely. Only two courses can be pursued with reference to this kind of unemployment. The one to make the demand of public authorities vary inversely as the trade cycle so far as that is possible; the other to start special works in times of bad trade in order to afford occupation to the efficient who are out of work through no fault of their own. These “relief works,” as they have been called, need not be associated with poor relief; the disgrace does not rest on the workman but on the social whole. At such special public employment a low wage would have to be paid for these reasons: the work being started not primarily because it is wanted but to afford employment has a low value; the level of efficiency of the workmen would not normally be high, because the least efficient are discharged first in times of bad trade and because the new work would be strange to most of the hands—the State would obviously find it too difficult and costly to run every type of industry, and if it did there would follow an undesirably depressing reaction upon the industries already depressed—and it is in the interests of everybody that persons out of work should return to the main industrial current as soon as possible.

So much may be said as regards the treatment of cyclical unemployment after it has appeared, but the question remains whether at each recurrent period of bad trade the numbers of those totally deprived of occupation need be so great. Contraction of work consequent upon bad trade could take the form of less work for each man, instead of the dismissal of a certain number of men. In many industries to-day contraction of the demand for labour does assume the first form on the whole, but in others this form is uncommon, and in many industries it would be difficult to arrange. It is highly desirable, however, that it should be generally

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realised how considerably distress would be mitigated by a wide extension of the system of spreading the effects of bad trade over the working population as a whole instead of concentrating it upon the few.

The bulk of the evils associated with causes (2), (4), and (6) is connected with slowness of accommodation. Change is all to the good—the healthiest societies are those furthest removed from the stationary state—but it is essential that the process of reabsorption should follow rapidly upon that whereby labour is dispensed with. At present this reaction takes place most tardily. The defect is that demand and supply find it so difficult to get into contact. Everywhere the demand for labour is to be found; everywhere labour is seeking occupation; but the contiguous demands and supplies do not fit. Trade unions perform the office of employment agent for their members, but only as regards finding them work again in the same trade, and non-unionists are helpless. I am being driven to the conviction that public Labour Exchanges must be organised on the lines of Produce Exchanges. There used to be exactly the same chaos in produce markets, with the result that immense local differences in prices were met with. If worked thoroughly from the first, with adequate funds and under the most capable direction obtainable, a system of Labour Exchanges might be productive of enormous advantage. It would have to be complete, like that of Bavaria, for instance, and compulsorily maintained. Society being so complicated and varied, and so mutable that the ejection of people from the tasks which they have performed for years is taking place continuously, for its steady and satisfactory working as fully manned as possible it is requisite that adequate information as to the circumstances of different trades should be periodically published, and that the individual should, as need arose, be put in possession of all the facts relating to the demand for labour, or the supply of it, which were relevant to his circumstances.

I am assuming that in the competitively organised society there is normally work enough for all. The correctness of this assumption really follows from the theory of wages already advanced. The contrary belief implies that demand is fully satiated, or that enterprise is so scarce that nobody can be found to employ more labour when a profit would result, and that in such case labour is incapable of organising itself. The effect of an all-round improvement in methods of production would not be to turn people permanently out of work, but on the one hand to shorten the hours of labour, and on the other hand to cause the production of commodities which were not previously produced because labour was then fully occupied in making

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sufficient to satisfy the then existing standards of life. Standards of living are infinitely elastic, and instantaneously expand when opportunity occurs, and so stimulate further production. Even if standards of living were constant, and people, instead of working shorter hours, worked the old hours in order to save when the improvement in methods of production took place, still there would be occupation for all. Savings employ labour if they are invested in industry, and if they take the form of stored valuables they must also represent the employment of labour, for valuables in order to be stored must first be acquired.

As it has been my intention in this article to deal only with the most fundamental questions, there remain many reforms, important in themselves though of secondary importance in relation to our main thesis, to which reference cannot be made. But the State regulation of industry hardly falls within this group, or housing policy which is now so prominently before us. The battle over factory legislation has been fought and won; there survives only the problem of its exact form and scope. Very few would deny now that competition does not of itself lead to the most suitable hours of labour or the most satisfactory processes. The lack of expert scientific knowledge and carelessness on the part of the public render State regulation desirable when more than usual danger is involved in production. Partially related to the matter of danger is the question of the length of the working day. The curtailment of this by the State may be advocated with a view to the preservation of health and future efficiency. Long-sightedness is not a characteristic feature of the industrial army, and competition between businesses is not unlikely to sacrifice the labour efficiency of the future. It might also be urged with some show of justification that in settling the length of the working day employers would be apt to forget or disregard the direct value of leisure to their employees, even if they took into account the reaction of the length of the working day on efficiency.

The question of a housing policy links itself on to so-called Municipal Socialism, for both proceed from the one sociological root. Ideas of corporate responsibility, corporate control, and corporate activity are rapidly becoming effective. If actuated by devotion to social duty and regard for the public good, public bodies will find themselves possessed of exceptional capacities for carrying out certain works beneficial to the community. It is not likely that these works will cover the whole field of economic activities, but the question of the provision of transportation, water, and illumination within local areas has now almost passed beyond the boundaries of controversy. A

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housing policy connects itself with the need of public interest in matters concerning health, and with the admitted value of the higher social goods—such as libraries and picture galleries—with which a community can only satisfactorily supply itself when it acts as an organised whole. The æsthetic idea is applied to a building by architecture, but much of the gain is thrown away when the æsthetic idea is not applied to groups of buildings regarded as a whole. And on grounds of economic convenience and health the over-ruling of the individual in the matter of the use made of urban land will be found requisite. The most recent proposals relating to town planning pass a stage beyond the building regulations by which municipalities exercised a negative control. The passage marks a further phase in the evolution of the idea of a corporate end and corporate responsibility. From this evolution also proceed on the one hand the desire of many advanced municipalities to set an example in the provision of houses, and on the other hand the enterprise of Garden City and Suburb Associations.

I have now completed my survey of social conditions and noted the fundamental reforms which appeal to me as most urgent. I shall conclude by recapitulating my chief points. I invite the reader's attention again to the contrasts drawn earlier in this article between the ideal and the actual. And first, as regards the steps to which they impel us, I should urge equally the importance of being practical and the importance of conceiving ends. The prophetic vision, if framed rationally in the light of a knowledge of social relations, may inspire and serve as a valuable test of reform, but the road immediately before our feet is a more urgent consideration at present than the nature of the nearer approach which is still far distant. The views of Socialists and others need not clash to any great extent as yet if attention is confined to what can be done now. Differences of opinion as to the value of distant means ought not to be allowed to obscure a fundamental agreement as to the ultimate end. The particular reforms the need of which impress me most may be generalised in these terms: the cultivation of the individual, the provision of scope for his powers, the removal of unnecessary friction in social working so that unemployment may be reduced, and the application of public authority to augment the amenities of life and render its conditions healthier, less dangerous, and more beautiful. Inequalities of earnings, I have striven to show, would be greatly reduced were adequate measures adopted for bringing about the first two of these reforms.

Railways and the Nation.

BY L. G. CHIOZZA MONEY, M.P.

1. THE INVENTIONS OF THE DEAD.

RICHARD Trevithick—by the “tre” ye shall know the Cornishman—the inventor of the locomotive engine, was born in 1771 and died in 1833. After a life spent in work of which all men are the inheritors, he unsuccessfully petitioned Parliament in 1828 to reward him for his inventions.

George Stephenson—of the North Country—the perfecter of the locomotive engine, and inventor of the miners’ safety lamp, was born in 1781 and died in 1848. In 1825 he engineered the first railway upon which goods and passengers were carried by a locomotive. In 1829 he constructed the famous “Rocket,” which did 29 miles an hour on her trial trip.

The “Rocket” of 1829 is in all essential features the locomotive of 1909. It contained the multitubular flue. It contained the blast pipe to exhaust the waste steam up the chimney, the producer of the “puff-puff” which has delighted children ever since 1829. It embodied the principle of directly connecting the two cylinders, one on either side of the engine, with the driving wheels.

In precisely the same manner in which George Stephenson got up steam and sailed away in 1829, so in 1909, eighty years afterwards, we run our locomotives. The modern engine is bigger and more powerful, and costs thousands instead of hundreds, but it is merely a glorified “Rocket.”

Neither Trevithick nor Stephenson passed on either a millionaire estate or a title to their descendants. Their inheritors are the world’s peoples.

The whole point of my remarks lies in a modification of the last sentence. I have written “Their inheritors are the world’s peoples.” I should have said “Their unequal inheritors are the world’s peoples.”

Trevithick and Stephenson, both of them British, have remodelled the world. They did more for Free Trade than Peel or Cobden or Gladstone. No politician, however blind, however ignorant of engineering or science, could altogether prevent the work of Trevithick and Stephenson from affecting the people at large.

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But this extraordinary thing has been wrought in the years since 1829. The great estate—the Trevithick-Stephenson estate of genius—is only partly enjoyed in the native land of those two great engineers, while it has become national property in other lands, *e.g.*, Germany and Belgium.

The countrymen of Trevithick and Stephenson are permitted to travel in trains, and to convey their goods and minerals by trains. They own the “Rocket”—it can be seen for nothing at the South Kensington Museum. But they do not own trains, and they can only use the many copies of the “Rocket” now existing in the United Kingdom by permission of the few people whom they have allowed to monopolise the inventions of the dead.

It is otherwise in Belgium. Belgium enlisted the services of Stephenson even in his lifetime, and now that he is dead they own their trains. They have no native “Rocket” to boast of. It was not a Belgian who made railways possible. *Yet, even as early as 1844, four years before the death of Stephenson, the “Quarterly Review” pointed out to the British people that railway fares in Belgium were only one-half as great as in the land of Stephenson.*

To-day, in 1909, sixty-five years after the “Quarterly” reviewer wrote, attention may be usefully directed to the fact that a large proportion of Belgian workmen are enabled to enjoy houses in the country because the railway fares on the Belgian State railways are so very low. Belgian workmen are enjoying healthy homes through British genius, while British workmen are denied them.

It is otherwise, also, in Germany. There are fine industrial museums at Berlin, at Munich, and at other great German cities. In Munich, indeed, I have seen a fine model of the “Rocket.” Germans cannot boast of a native railway pioneer, yet the Germans, like the Belgians, are full inheritors of the Trevithick-Stephenson genius. They *own* their copies of the “Rocket.” They are not merely permitted to ride in trains at a high price. Greatly daring, they own them, and in consequence obtain the following benefits, to which more particular reference will hereinafter be made:—

1. Low fares. Workmen travel six miles a penny.
2. Low freight rates.
3. Bounty freights in aid of exportation.
4. Special freights for farmers in times of agricultural distress.
5. Promotion of national defence through strategic lines.
6. National railway profits so large that they actually pay the whole of the interest and sinking fund charges of the National Debt and a large balance over in relief of taxation.

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Here in the land of Trevithick and Stephenson we are permitted to furnish £44,500,000 a year for railway dividends, and so little is the true position understood that we find a generous soul writing to a leading newspaper to suggest that we should all consent to pay still higher fares in order to enable British railway companies to pay better wages to their workmen.

Between us and our great railway inheritance stand a handful of men who on British soil are the sole inheritors of the inventions of the dead.

In so far as we benefit by Trevithick and Stephenson, the benefit is incidental. The companies charge us as much as the traffic will bear. They do not disguise the fact that they are in business not for the public benefit but for their own.

And so, in 1909, the British people wait for a statesman of courage and foresight who shall make them at last equal inheritors—equal inheritors with Belgians and Germans and Swiss and Japanese and Cingalese—of the Inventions of the Dead.

* * *

2. THE RAILWAY A NATIONAL INSTRUMENT.

Not individuals, but a system, is chiefly to blame for what is universally admitted to be the present uneconomic position of British railway undertakings. It is not that railway directors or railway managers had, or have, a double dose of original sin. True it is that they ride the public hard, but they have been placed in the saddle by the House of Commons itself. The present technical and financial condition of our railways has its roots in the policy of *laissez faire* which for so long consistently resigned everything connected with British trade and industry to unregulated haphazard development. In all the years since the Stockton-Darlington Railway opened in 1825 it has never been realised in the United Kingdom that the railway problem is a national one, needing national direction fully as much as the Army or the Navy.

In ultimate analysis, trade and industry resolve themselves into movement. To manufacture is to move particles of matter into new and useful positions. A railway, by readily enabling us to bring particles of matter together usefully, is an instrument of industry. It is a tool fully as much as a chisel or a plane is a tool. And, since the rapid movement of persons enables them to choose favourable positions in which to live and make their homes, railways have, or may have, a profound effect upon the social life of nations. A railway is at the back of home-making as much as it is at the back of trade and industry. The nature of the ownership of such a prime instrument is, therefore, a

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matter of deep national concern, for the owners, by their action or inaction, can in effect determine how a nation shall develop under modern conditions. They can determine in what measure a nation shall make use of its natural advantages. They can determine whether towns shall be healthy or unhealthy. They can determine not only the trade but the welfare of a people.

Through the inadequate manner in which geography is taught in our schools few of our people realise the tremendous natural advantages which they possess. Here we are at the gates of Europe, living on islands no part of which is far removed from the sea. What have we done with our advantages? We have not, of course, entirely obliterated them; the worst folly could not do that, but we have, by allowing our internal transport system to become cumbrous, inefficient, and dear, robbed ourselves of a great part of our natural transport efficiency. The United Kingdom has handicapped itself in the use of its own inventions, while Germany, possessed with the feeling of national organisation, has a railway system, coherent and economical, which has atoned, or largely atoned, for her unfortunate lack of coast line. As Mr. J. Stephen Jeans puts it in his treatise on the British iron trade:—

It would naturally be supposed that, in a small country like Great Britain, with no point of its area more than one hundred miles or so from a seaport, the cost of transport would be much less than in countries which, like Germany and the United States, are differently situated. Geographical conditions should be entirely favourable to this country. But the natural advantages of our geographical position are not realised as they should be, because of the relatively high railway rates enforced and the absence of competition.

Britain has her coal and iron near the water. She has great coalfields intersected by the sea. Germany has neither our ports nor our coast line. We have taken our advantages and partly nullified them by neglecting the economic development of transport. Germany, on the other hand, has wisely and patriotically done her best, by thoughtful and coherent railway and canal development, to atone for her natural disadvantages. So conspicuously has she succeeded that in 1909 it may be said that, through the wonderful facilities placed at the disposal of her traders, she has largely compensated herself for her lack of access to the sea.

* * *

3. THE CAPITAL TROUBLE.

The present deplorable position of the British railways arises from (1) over-capitalisation, and (2) economic waste through competition and the existence of unnecessary units of management and service.

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To take first the question of capital, the burden of over-capitalisation is so great that, even if the follies of competition did not exist, the position of British railways would be exceedingly unfavourable. This should be clearly borne in mind, for even if the economic waste were got rid of the capital burden would remain to oppress the railways, and through them to oppress our trade and industries.

The capitals of British railway companies in 1906 were in the aggregate:—

BRITISH RAILWAY CAPITAL IN 1906.

	£
Ordinary Stock	486,700,000
Preferred and Guaranteed Stock	458,500,000
Debentures and Loans	341,700,000
	<hr/>
	£1,286,900,000

This enormous sum, almost twice as great as the British National Debt, is probably three times as great as it ought to be. Much of it is purely nominal. The Board of Trade give us the following analysis:—

NOMINAL ADDITIONS TO BRITISH RAILWAY CAPITALS.

	Stock.	Nominal Additions.		Amount of Stock without Nominal Additions.
		Amount.	Per Cent.	
	£	£		£
Ordinary	486,700,000	90,000,000	18½	396,700,000
Preferred	458,500,000	61,000,000	13½	397,500,000
Debentures	341,700,000	44,300,000	13	297,400,000
	<hr/>			
	1,286,900,000	195,300,000	15	1,091,600,000

This table is of very great interest and importance. The watered capital, in point of nominal additions alone, amounts to nearly £200,000,000. Deducting this, British railway capital is reduced to £1,091,600,000 at a stroke.

The importance of the nominal additions lies in this. The net profits of the British railways in 1906 amounted to £44,500,000, a sum equal to one-third of our Imperial revenue, and furnished from the same source as our Imperial revenue—the pockets of the British people. Although this sum is so enormous, it suffices to pay an all-round return of rather less than 3½ per cent. on the nominal capital of £1,286,000,000. But, as the Board of Trade point out, the £44,500,000 is equal to over 4 per cent. on the capital of £1,091,000,000.

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How, then, was the nearly £200,000,000 of nominal capital, which gives such a false appearance to railway figures, made? It was done by a ridiculously simple process. The companies have from time to time gone to Parliament, in which railway interests have always been so largely and directly represented by directors and shareholders, and obtained powers to take £100 of capital and call it £200 or more. Mr. Mc.Dermott, Editor of the *Railway News*, in his handbook on Railways, thus comments on the process:—

The adoption of “watering” by duplicating stocks is largely responsible for the unfavourable appearance in recent years of the aggregate statistics of the railways of the United Kingdom in the matter of a return upon the capital invested.

With regard to the practical details of this interesting process, which amounts to financial jugglery, let me give an illustration. The railway authority referred to, who, be it remembered, is the Editor of a railway shareholders’ paper, says:—

The Taff Vale Railway, which had earned and distributed dividends as high as 18 per cent., carried the principle (of watering) still further. Permission was obtained by the Act of 1889 to issue £250 of new stock for each original £100.

But it should not be imagined that this particular £200,000,000 of openly-watered capital accounts for the whole, or anything like the whole, of the water which masquerades as British railway capital.

In the first place, British landlords, greed meeting greed, charged railway promoters the most outrageous sums for land. In the early days railway Bills were deliberately fought in a Parliament (then composed of *two* Houses of landlords) at enormous expense until the promoters gave way and paid ransom. Mr. William Galt, who, in the middle of the nineteenth century, vainly endeavoured to persuade his countrymen to nationalise the railways, tells of £120,000 being given to one noble lord as the price of the withdrawal of his opposition to a railway Bill. The reader has got to realise that that £120,000 still figures in railway capital, and forms part of the £1,286,900,000 above referred to.

The following examples will show the cost per mile for land on the early railways:—

	Per Mile.
	£
London and South-Western	4,000
London and Birmingham (now part of the London and North-Western)	6,300
Great Western	6,300
London and Brighton	8,000

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Apart from the pillage of the landowners, railway speculators—inspired, of course, by the same motives as the landowners—piled up Parliamentary costs by fighting for the control of routes. The following examples will show the enormous costs of introducing and fighting railway Bills in the House of Commons:—

	Per Mile.
	£
London and South-Western	650
London and Birmingham	650
Great Western	1,000
London and Brighton	3,000

Again the reader has to realise, or try to realise, that these extraordinary sums still figure on railway stock certificates to-day, and form part of the £1,286,900,000 of so-called British railway capital.

To proceed, another variety of “water” was created by a process thus described by Galt in 1865:—

The general demand for railways has called into existence a new class of speculators, who unite in their own persons the several functions of promoters, contractors, shareholders in the first instance, and lessees when necessary—men of great wealth, enterprise, experience, and energy, in every way fully competent to carry out whatever they undertake, always on the look-out for business wherever they can see there is work to be done and the likelihood of a profitable investment. This class is the scourge of the railway interest; in former times they were unknown. Railway companies then only contended with each other; now two or three individuals form a company, and run up an opposition line with or without assistance from others, as the case may be; and when the line is finished they sell it, lease it, or work it in opposition to an old line till they can get their own price, and having cleared a small fortune by the transaction they are off to fresh fields and pastures new in search of some other enterprise.

A further large sum has been added to the fictitious capital by the issue of railway stocks at enormous discounts, a fact only partly balanced by certain premium issues.

Again, profits were improperly swollen year after year by the unbusinesslike process of charging against capital large sums which were properly chargeable against revenue. Perhaps the classical instance of this sort of watering was the charging of tarpaulins to capital account.

Finally, for generations promotion moneys of the most scandalous character, fees, bribes, commissions, advertisement charges, &c., have added their quota to the water which to-day bulks as £1,286,900,000 of railway capital. In the second railway mania alone newspapers and bogus railway papers, which sprang up like mushrooms, netted enormous sums from railway promoters.

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It is not possible to estimate precisely, as in the case of the stock openly watered with the consent of Parliament, how much water has been added from the previously mentioned and other causes to British railway capital through the resignation of railway construction to promoters and speculators at the best selfish and at the worst dishonest. But there can be no question that it far exceeds in amount the £200,000,000 of manipulation stocks. If the British railways had been constructed by a central authority possessing compulsory power there can be no question that a very much better railway system than we possess could have been made for £400,000,000. That is to say, railway profits are so enormous at the present time that they represent something like 12 per cent. upon the real capital employed. When the railways talk of their small dividends they, in effect, condemn the methods by which they were brought into existence.

Now let us look at the receipts and expenses of the railway companies.

BRITISH RAILWAY RECEIPTS AND EXPENSES, 1906.

Received from the British Public :—

	£
(a) From Passengers	49,900,000
(b) From Goods Traffic	58,400,000
(c) From Boats, Canals, Harbours, &c.	4,800,000
(d) From Rents, Hotels, &c.	4,100,000

117,200,000

Working Expenses (including rates only £5,000,000) ... 72,700,000

Net Profit for the Year £44,500,000

Yet this princely profit, as we have seen, pays only $3\frac{1}{2}$ per cent. on the fictitious capital. Let us contrast the case of the Prussian State Railways.

BRITISH AND PRUSSIAN RAILWAYS CONTRASTED.

	United Kingdom.	Prussia.
Mileage	23,000 ...	21,000
	£	£
Capital Employed	1,286,900,000 ...	437,700,000
Net Profits	44,500,000 ...	33,500,000
Net Profit per cent. of capital employed	3·4 ...	7·5

I shall have occasion to return to the Prussian railway system presently. In the meantime, the reader cannot fail to be struck with these extraordinary figures. The Prussian State railway make a yearly profit of £33,500,000 upon a capital of only £437,700,000. They make 7·5 per cent. when we make only 3·4 per cent. Yet

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German traders enjoy lower railway rates than we do. *Out of higher charges British railways make a lower rate of profit.* The reader has been given the explanation.

* * *

4. RAILWAY WASTE.

Competition in the railway industry is obviously and inherently unnecessary, uneconomical, and absurd. The history of British railway development, down to the latest amalgamations and rumours of amalgamation, is largely concerned with the elimination of competitive waste and unnecessary managements and duplications of service. Small companies serving the same district, in part competing with each other, and each burdened with a separate staff of officials, and with separate offices and depôts, have joined up and created the great trunk lines as we know them. Thus the London and North-Western Railway has been formed from, amongst other lines, the "Manchester and Birmingham," "London and Birmingham," and the "Grand Junction," while the "Grand Junction" was itself the amalgamation of five companies. Again, the Midland amalgamated the "North Midland," "Midland Counties," "Birmingham and Derby," "Bristol and Gloucester," and other lines. By such combinations, strictly economic processes, the number of companies has been reduced until at the present time by far the greater part of our railway system is owned by only 27 companies, which between them employ 90 per cent. of all the railway servants of the United Kingdom. These 27 great companies are now actively negotiating with each other to reduce some of the follies of competitive waste which remain.

Although the economic folly of railway competition is so obvious, Parliament for long blindly clung to the fetish of competition as the protector of the public against railway extortions. In 1872 a Joint Select Committee of both Houses of Parliament pointed out—

That Committees and Commissions carefully chosen have for the last thirty years clung to one form of competition after another; that it has nevertheless become more and more evident that competition must fail to do for railways what it does for ordinary trade, and that no means has yet been devised by which competition can be permanently maintained.

That, in spite of the recommendations of these authorities, combination and amalgamation have proceeded at the instance of the companies without check and almost without regulation. United systems now exist, constituting by their magnitude and by their exclusive possession of whole districts monopolies to which the earlier authorities would have been most strongly opposed. *Nor is there any reason to suppose that the progress of combination has ceased or that it will cease until Great Britain is divided between a small number of great companies.*

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It will be seen that the 1872 Committee were true prophets. Their report went on to consider competition in detail. They recorded that competition by sea was in places effective, as it still is; that canal competition was weakening—it has since become even weaker. As to competition between railways, they said:—

There is little real competition in point of charges between railway companies, and its continuance cannot be relied upon. There is at the present time considerable competition in point of facilities, but the security for its permanence is uncertain.

“Self-interest,” the Committee went on to say, “still is and will continue to be the leading motive of railway companies.” But, unfortunately, the Committee, while recognising that “the management of railways differs from that of an ordinary trade or manufacture and approximates in some degree to the business of a public department,” and while also recognising that the question of public ownership “may possibly arise” through “the progress of combination,” did not themselves face the question of nationalisation, but contented themselves with suggesting palliatives of the system of private ownership. Some of their suggestions have since been carried into effect.

Unfortunately, then as now, we had not a Parliament or a statesman prepared to grapple with this question as the Germans grappled with it. And as the years pass the difficulties increase.

The public suffers and pays for all the follies of competitive waste without securing any of the advantages of competition. One may travel by five different routes between London and Manchester. Many unnecessary trains are run between these places daily, and the public pay to run them. In the last resort it is the man at the ticket office window, or the trader sending goods, who pays for the unnecessary services. The fare by each of the five London-Manchester routes is precisely the same—15s. 5½d. third class—an obviously “arranged” price. Or one can travel by three different routes between London and Birmingham, and again the fare by each route is the same—9s. 5d. Or one can travel by two routes from London to Jersey. The routes are “competitive,” but the fare, strange to say, is the same—33s. Seventy-five trains are run between London and Sheffield daily by three companies, many arriving about the same time or within a few minutes of each other, three parts empty. The work could well be done by sixty trains or less, and those who use the seventy-five trains pay to run them when they need only pay to run sixty. They pay also, of course, shares of the wasteful management expenses, advertising, and other charges.

Very tardily the companies themselves appear to be awakening to the follies of unnecessary train-running.

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The *Times* of September 22nd, 1908, contained the following paragraph:—

We are able to announce that after November 1st the London and North-Western, Midland, and Great Northern Railway Companies will cease to run competitive midnight trains from London to Inverness, and will concentrate on one train each night. At present three expresses leave Euston, St. Pancras, and King's Cross respectively each night for the North at intervals between 11-30 p.m. and midnight. As a rule the trains are half empty; except at certain times during the holiday season the passengers might easily be accommodated in one train. The companies concerned have now realised that the three trains are a needless expense. It has been decided, therefore, that in future each company shall despatch two trains a week—and no more. After November 1st the Inverness express will probably depart from Euston on Tuesdays and Thursdays, from St. Pancras on Wednesdays and Saturdays, and from King's Cross on Mondays and Fridays.

One of the advantages which is expected to follow from the "grouping" of the principal English railway companies is, of course, the abandonment of duplicated trains running to the same places at or about the same time of the day. Passengers will be able to use their return tickets on any of the lines of the allied companies. Whether the new departure which is announced with regard to the Scottish trains foreshadows an Anglo-Scottish working arrangement in the near future remains to be seen. By some railway officials, at any rate, such an agreement is regarded as extremely likely to take place sooner or later.

Thus one particularly obvious folly ceases, but such obvious follies are to be counted by thousands up and down the railways of the country.

The number of railway directors can only be expressed in four figures. It is an army of waste. They are dummy figures for the most part, who know little of railway management. They draw an enormous sum of money and give the nation nothing in return. They are not merely useless, they are worse than useless. Their work could be done by a single Railway Board.

The uneconomic division of what ought to be a single national railway system demands, of course, a Railway Clearing House, with an army of 4,000 clerks, to adjust accounts between companies which ought not to exist. From an economic point of view these 4,000 men are unemployed, for they are doing work which ought not to need doing.

Each company is necessarily in trade with every other company. Not only has a Central Clearing House to adjust matters, but a large part of the time of the clerks and officers of each company is taken up with the inter-company trading which nationalisation would sweep away.

Take, again, the competition for freights. Each great centre of trade has its competitive railway offices, wasting rent, rates, light, salaries, wages, and printing. One great town has eight railway shops in one street; in many towns thousands of pounds per annum per town are wasted in this way.

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Here is an account got out by Mr. P. W. Wilson, M.P., of the amounts spent by seven of the largest companies on some of the duplicated services:—

GENERAL MANAGEMENT AND SUPERINTENDENCE.

Company.	General Manager.	Superintendent of the Line.	Locomotive Superintendent.	No. of Engines.
	£	£	£	
North-Western	64,456	40,999	40,922	2,590
Midland	48,112	25,653	24,308	2,790
Great Western	49,430	33,784	18,379	2,509
North-Eastern	35,500	23,434	25,318	2,000
South-Western	20,980	10,245	5,375	746
Great Eastern	32,769	3,312	7,205	1,085
Great Northern.....	31,353	12,269	8,679	1,279
	282,600	149,696	130,186	12,999

Thus nearly £600,000 is spent by only seven companies on services which, if consolidated, could probably be carried out efficiently for less than one-half the money. It is amusing to note that 12,999 locomotive engines demand the attention of seven locomotive superintendents, each, of course, with his staff of officials, offices, clerks, &c. If we got out the same particulars for each of our many railway companies an enormous wastage would be revealed.

The British public are familiar with the duplication of railway stations and termini. The same sort of thing used to obtain in Germany before nationalisation. One may now see in a great German town a palatial railway terminus which has been paid for out of the sale of the sites of the old childish, inefficient competitive termini which it replaced. One wonders how long it will be before King's Cross, St. Pancras, Euston, and Marylebone are turned into one magnificent and convenient railway palace; how long the dirt and inconvenience of a terminus like King's Cross are to remain as a reproach against our business ability and commonsense.

Or take the question of advertising. The railway companies are now spending enormous sums on advertising, each advertising its resorts and alleged facilities against the other, and doing it in the most wasteful way. Here is an illustration. At Christmas, 1907, the Great Northern inserted in papers of general circulation an expensive advertisement which ran:—

G.N.R. EXPRESS DELIVERY OF CHRISTMAS PARCELS.

FOR PARTICULARS OF RATES AND ARRANGEMENTS FOR
COLLECTION AND DELIVERY APPLY ANY G.N. OFFICE,
OR CHIEF PASSENGER AGENT, KING'S CROSS STATION.

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As the Great Northern Railway only serve certain districts, to advertise in papers circulating all over the United Kingdom is clearly to waste much money. It may be added that the man who sent a Christmas parcel by a railway and not by the State Parcels Post would be very ill-advised. The State has to use the private railways, but its fine collecting and delivery system triumphs in spite of the railways.

If it be thought that what has been here said is an exaggerated picture of railway waste let the reader ponder what Lord Allerton, Chairman of the Great Northern, said to his shareholders on December 20th, 1907, on the occasion of their meeting to "agree" with the Great Central Railway:—

If you go through the streets of London you will see—say, in Shaftesbury Avenue—the Great Northern Railway have opened a receiving office, and you will see a minute afterwards that the Great Central have opened a receiving office on the other side of the street. . . . Take the case of capital expenditure. Why, there is a mine of wealth there. During the past few years there has been, I will say, hundreds of thousands of pounds spent in capital expenditure by the two companies which might have been saved if this agreement had been made so many years ago, such as in reaching collieries and in what is called protecting the traffic by making fresh branches, all to be worked over to the same point for the same traffic. All this necessitates engines and trains where very often one would do. The lines are blocked, your lines are crowded, trains are delayed, which lead to all sorts of waste and extravagance, and if it were only for the purpose of saving the enormous waste which necessarily goes on now I say it would have been well worth our while to have made this agreement with the Great Central many years ago. (Loud applause.)

Lord Allerton then went on to direct his hearers' attention to the "intertwining" and "interweaving" of the two lines, and said:—

You can hardly conceive the disadvantages that exist by two unnecessary and separate train services, not always taking the shortest road, not always making connection at a particular junction so that trains may meet, and very often making the arrangement such that they shall not meet. I know as a matter of fact that this is the case.

The Great Northern Chairman then dropped into anecdote, and gave his shareholders the following gem:—

I complained one day at Doncaster—and I hope the Great Central won't be cross with me about this observation—but I was trying to get to a place called Frodingham. You can only get there by going round at Retford, or going by the Central by Doncaster, and I said to the stationmaster, I am afraid in a tone which was not pleasant, "Why on earth don't you agree with the Great Central to make these trains fit?" "Well, sir," he said, "we have altered ours three times in order to make them fit, and every time we have altered theirs they have altered theirs." (Laughter.) This is the way in which the public is inconvenienced.

Lord Allerton spoke truly and without exaggeration. Indeed, it would be difficult to imagine any absurdity more exaggerated

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than the commonplaces of the British railway service. What the British public should deduce from his speech is this: If an agreement between two railway companies is desirable, to prevent economic waste, then *a fortiori* is a combination of all the railways desirable.

Between unnecessary trains, directors, managers, clerks, canvassers, offices, stations, trucks, carriages, engines, advertisements, posters, handbills, time tables, and stationery our railway companies perforce waste many millions every year. The waste, it is clear, can only be eliminated by amalgamation. The more amalgamation the more monopoly, and private individuals cannot safely be allowed to exercise monopoly. Parliament, whose fault it is primarily that the present chaos exists, must perform for the nation what the companies are doing slowly and clumsily in their own private interest. It must amalgamate all the systems into one economic unit, and work that unit in the interest of the people at large.

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5. RAILWAYS AND THE BRITISH TRADER.

The British trader has a long list of grievances against our railway companies. It is impossible to state the case more than broadly in a general survey such as this, but we may note—

1. The rates charged by British railway companies for the conveyance of goods and minerals are generally in excess of those enjoyed by the British traders' foreign competitors. It follows that British railways act generally in stimulation of foreign competition. In effect they levy a heavy tax upon every trader who purchases or sells minerals or materials.
2. Apart from the general handicap expressed in (1) our railways actually give preferential rates to foreign merchandise (*e.g.*, potatoes) in such manner as to injure British industry.
3. British agriculture is injuriously affected by lack of facilities and high rates.
4. In regard to special charges, such as for cartage, siding rents, demurrage, &c., the companies are practically out of control of the law as it stands, and in regard to these matters they are often unreasonable and tyrannical.
5. The companies, by exacting their high legal maximum rates if traders do not submit, normally obtain freights at "owners' risk," thereby escaping all liability for the damage they inflict.

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6. The companies have, in practice, frustrated the intention of Parliament that any trader should be able to demand quotation of through rates.
7. The companies refuse to take consignments of live stock unless the consignor accepts in writing the condition that the railway shall not be responsible for loss.
8. Owing to the long purses of the companies, and their experience in fighting technical points, it is the height of folly for a trader to take action against the companies. Moreover, the railways do not hesitate to resort to retaliation if a litigant is successful against them.
9. No trader is safe from having his trade injured by the grant of preferential railway rates to his rival.

* * *

6. RAILWAYS AND THEIR SERVANTS.

Most people are aware that the railway service is an exceedingly dangerous employment, but few people know how poor is the remuneration of those who daily and hourly risk their lives in the public service. About 100 platelayers are killed every year in this country—say, two a week—and about 2,000 are injured—say, 40 a week. Yet the platelayers' pay is only 16s. to 21s. a week. Even the gangers or foremen get only 19s. to 30s. a week. A London platelayer I know, by working Sundays as well as week days, can earn nearly 23s. a week, but obviously he cannot work every Sunday. How is he to live, then, on something less than 23s. a week in London, where living is so dear? He has committed the imprudence of marrying, and the domestic problem will doubtless be solved by the young wife leaving her home a day or two a week to earn a few shillings to help with the rent. If children come the case will be a constant fight with poverty, needing but a slight accident to plunge the couple below the surface.

And, unfortunately, that is a fair sample of what railway service means in this rich country. The men as a whole are very badly paid and much overworked. I well remember how astonished I was when I first learned from a guard on a London suburban line that he earned only 25s. a week. Since then I have ceased to be surprised at the details of railway employment. Even the signalmen are badly paid. The conditions of signalmen's pay vary according to the class of cabin and station, and the amount of traffic dealt with. The minimum wage is as low as 19s. a week for twelve hours a day. In rather more busy cabins the hours are ten a day and the wages 23s. to 25s. Even in exceedingly busy cabins at large stations and junctions, while the

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hours are eight a day, the pay is only 25s. to 30s. a week. And this in an employment of the highest type, where death and disaster wait upon the slightest blunder. Even when we come to the engine driver of an express passenger train we find him getting only 48s. a week.

But let us pass to the average. The Board of Trade show that in the first week in December, 1907 (I quote Cd. 4,255, page 43), 27 railway companies paid £618,304 to 478,690 men, an average of only 25s. 10d. per week. These figures relate to men in the following departments:—Coaching, goods, locomotives, and engineers, and the last named section, which swells the average, is not strictly speaking railway work at all. Moreover, the figure includes all overtime and Sunday work, and it shows plainly that a large number of men are paid very low wages. There is no doubt that at least 100,000 railway servants earn less than £1 a week.

The total number of railway servants, including clerks, carmen, and others, and the 478,690 men mentioned above, is about 600,000. It would, therefore, cost only £3,900,000 a year to give them an average rise of only 2s. 6d. per week each. Let us make a table of contrasts supposing that the average railway pay were raised by 2s. 6d. per man.

	£
(a) Those who <i>own</i> the railways (sleeping partners, 180,000 shareholders) would draw present profits	
less £3,900,000	40,600,000
(b) Those who <i>work</i> the railways (600,000 men) would draw	44,200,000

This table exhibits what may be called the triumph of the sleeping partner. Even with an all-round rise of 2s. 6d. per week the 600,000 railway workers would draw scarcely more than the 180,000 sleeping partners. (There are not, be it observed, 600,000 railway shareholders, as is sometimes stated; there are about 600,000 holdings of shares, but many people, of course, have more than one holding.)

But, it may be asked, how is railway nationalisation to improve the lot of the railway worker? It would do so in this way. As we have seen, there is a great deal of unnecessary railway work. The State could, therefore, take over the present men, and, by eliminating their unnecessary work, promptly reduce the present excessive hours of labour. Many unnecessary clerks could be drafted into other branches of the Civil Service, instead of taking on new men from outside. As to rates of pay, the general increase in profits which would result from economic management would enable the State to pay fair wages while serving the public better. Such has been the case in Switzerland. Since the recent

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nationalisation, Swiss railway men have been treated very much better in the way of pay, hours, pensions, and many other matters, even while the Swiss public have also benefited by lower fares and freight rates and improved service.

* * *

7. SUCCESS OF RAILWAY NATIONALISATION ABROAD.

Nothing is more striking than the success which has attended the policy of nationalisation in connection with foreign and Colonial railway systems. The Parliamentary Return No. 331 of 1908, which was made on my motion, shows that the great majority of countries both own and work the whole or the greater part of their railway systems. In the British Empire the Mother Country is almost the only part which has not adopted nationalisation. In Europe, Austria-Hungary, Belgium, Denmark, France, the various States of the German Empire, Italy, Norway, Portugal, Russia, Sweden, Switzerland, and even Turkey, have in whole or part State railways. Elsewhere, Japan has recently followed what is the almost universal plan. Britain and America apart, the chief countries of the world give a clear verdict for nationalisation.

The report gives, as far as can be ascertained, the financial results of the policy. But it should be clearly remembered that it is not necessarily the duty of a Government to make profit on its railways at all. Profit may arise, and usually does arise, but the first consideration is service to the nation. That, of course, is the point which differentiates the public from the private railway.

Germany may fairly claim to have achieved both the ends of revenue and public benefit. It was never imagined when Prussia began her policy of railway nationalisation that profits would be made. The object aimed at was national benefit. The interests of the travelling public were to be served. Trade was to gain, rates were to be simplified, and so forth. In accomplishing these things the Prussians found that revenue grew so rapidly with improving management that profit arose, and the figures of recent years have been extraordinarily good.

In 1904, while the receipts were £78,663,330, the expenses were only £47,553,497, showing a net profit of £31,109,833, or 7·19 per cent. on the capital employed.

In 1905 the figures were even better. The receipts came to £85,021,612, while the expenses amounted to £51,541,802, showing a net profit of £33,479,810, or 7·54 per cent. on the capital employed.

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Now, if these figures had been obtained by excessive fares or freights Prussia would have gained revenue and lost really national profit, but all available evidence goes to show that profits have been made even while enlarged facilities have been given. Thus, our Attaché at Berlin in a recent report said :—

The improvement has not been brought about by starving the country, but in spite, or, far more likely, in consequence, of reduction in rates, an increase in wages and improvements in the passenger service, while at the same time an amount of capital has been invested in new railways, many of which are secondary lines.

Another observer, Professor Gustav Cohn, says :—

Considerable reductions have been made in the rates of travel, more especially in the goods traffic, and it is precisely and exclusively in this department that the surplus has been earned. A number of new lines have been constructed, which have diminished the net profit of the whole system; the rolling stock, &c., has been much improved, and new stations have been built, the extraordinary magnificence of some of which no other country can produce the parallel.

It is impossible here to set out the scale of German goods traffic in detail, but especial attention should be given to the “preferential rates.” They are used not only as bounties to assist certain districts to compete with foreign countries in Germany itself, and as export bounties to encourage foreign trade, but to assist districts when in special distress. Such a policy costs money, and it is in spite of that cost that the Prussian State railways pay a net profit of $7\frac{1}{2}$ per cent. The export bounties may be illustrated from the Levant trade. In order to favour German exporters, a special Levant tariff was introduced in 1890. As a consequence our exporters suffered.

To illustrate another point, in 1891 the German harvest was very bad. Accordingly, the rates on all kinds of grain were specially cheapened to relieve the consequent distress. But, in spite of this policy, high railway profits were made in 1891.

With regard to general facilities, there can be no question that the Prussian railway administration has achieved a simplicity in its goods traffic and rates to which the British trader is unhappily a stranger.

It should be added that the other States of Germany also own their own railways, in every case with profitable results. In 1905 the report shows that the railways of the German Empire, including Prussia, made a net profit of nearly £43,000,000.

To pass from bureaucratic Germany to democratic Switzerland, the Swiss people sanctioned nationalisation in 1898 by a referendum, and by a majority of two to one. Nationalisation is thus quite recent, but already the financial results, the report says, are quite satisfactory. Not only are the profits paying

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interest, but they are paying off the capital in such fashion that in sixty years the whole will be repaid. But again it is to be observed that the question of profit is the smallest part of the business, for goods rates have been reduced and the railway service has been improved. The net profit in 1905 amounted to £1,620,816. As already pointed out, the railway men's hours and wages have been improved, and they have been granted old-age pensions and other benefits.

Belgium furnishes another instance of successful working in spite of fares which, to a British traveller, appear incredibly low, and in spite of low railway freights. The working expenses and pensions of the Belgian State railways in 1905 were £3,706,362 less than the gross receipts, so that not only were all interest charges met but a large amount of capital repaid.

Austria, on the other hand, is an instance in which, while a considerable profit is made on the working, that profit is not large enough to meet all the charges for interest and sinking fund, but it should not be forgotten that in Austria, as in Germany, profit has not so much been aimed at as public benefit.

A strangely inaccurate statement was recently put round the press by a news agency with regard to the railways of Japan. The statement was to the effect that Japan had repented of her railway nationalisation. Nothing could be further from the truth. The policy has been entirely successful, and in about a generation Japan will own her railways clear of debt. She will then be able easily to enjoy cheap fares and freights, and in addition to have a magnificent profit in relief of taxation.

To sum up, there is as little inclination in the world at large to revert from public railways to private railways as there is in British towns to revert from public tramways to private tramways, and for the same good reasons.

* * *

8. IS NATIONALISATION PRACTICABLE IN BRITAIN?

Is nationalisation practicable for us? The British railway muddle has been made; can we win our way through State purchase and control to an economic railway position?

Nationalisation, obviously, could not at once dry up the oceans of "water" which, as we have seen, exist in British railway capitals to-day. A moment's thought, however, will show that it is equally obvious that—

1. Public credit being higher than private railway credit, a great saving in interest could at once be effected by public ownership.

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2. The institution of a sinking fund derived from the large sums that would be saved by the abolition of the follies of railway waste would, year by year, diminish the railway capital burden.

The finance of the question presents no insuperable difficulty. It would be both practicable and equitable to pay out British railway shareholders as the late Lord Goschen converted the National Debt. Goschen's conversion scheme dealt with nearly £600,000,000 of Consols. And it would be but little more difficult to deal with twice that amount of railway stock on some such lines as the following:—

Taking the present profit—£44,500,000—at 25 years' purchase, we get £1,112,000,000, to which let us add, say, £40,000,000 for non-dividend stocks, making £1,152,000,000.

If the railway shareholders were paid this sum in Government stock at par, bearing $3\frac{1}{2}$ per cent. interest for ten years and 3 per cent. interest thereafter, the immediate payment of interest would amount to £40,000,000 per annum, which, after ten years, would be reduced to about £34,000,000 per annum.

Immediately, therefore, charges could be reduced even if there were no economy from combination. But large economies would be certain, and out of them would proceed reduction of fares and freight rates and increase of facilities which, in their turn, would produce a vast increase of both passenger and goods traffic and a consequent swelling of profits. In Britain, as in Germany, the service of the public interest would bring in its train a handsome addition to the Imperial revenue.



The Collier's Charter:

The Eight Hours Day and what it means.

BY F. H. ROSE.

THE popular interest in the Miners' Eight Hours Day is centred upon its commercial and economic aspects, and not upon what is really more important. The reflection that it forms a political precedent of vast concern is not usually made the centre of its consideration. The possible effect of its operation upon the price of an indispensable commodity to the consumer and its influence upon the profits of owners and middlemen form the generally accepted bases of most of the criticisms hitherto passed upon it. Industrial progress by Act of Parliament is not by any means new to Great Britain, but State interference with the conditions of male adult workers is clearly an innovation unwarranted by any political fact or tradition of the nation, at least since the mediæval labour laws passed into obsolescence. Apart, therefore, from the importance of its actual effects upon society from any point of view there stands its importance as a precedent to justify or condemn, according to its results, future attempts to apply the same process and principle to other classes of workers.

The easy gradations by which the British people pass to any great change is vividly exemplified by the story of the Miners' Eight Hours agitation. Last year was the twenty-second year of the movement, and during the whole period there does not appear to have been any serious thought on the part of the miners to resort to any but the political method for the achievement of their object. There has been ample justification for this attitude. No class of the community has travelled so far and so surely towards industrial liberty by the path of political effort. To realise this one must have in mind the conditions prevalent in colliery centres prior to the time when their effort began. The pioneer of the miners' movement was Alexander MacDonald, a Lanarkshire miner, whose strenuous life and remarkable talents were devoted to the great purpose of emancipating the British miners from a condition which very closely approximated to actual serfdom. Some conception of the old conditions can be gathered from the fact that, until legislative deterrents were imposed upon the hitherto unbridled power of coal owners, women and children of tender years were

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employed underground under conditions which seem to-day to border upon abomination. However these may have improved by MacDonald's time, there were still existent such evils as we should regard as shameful now. The father of the great associations of mine workers expresses something of this in his own reminiscences of his early struggles. He says:—

It was in 1856 that I crossed the border first, to advocate a better Mines Act, true weighing, the education of the young, the restriction of the age till twelve years, the reduction of the working hours to eight in every twenty-four, the training of managers, the payment of wages weekly in the current coin of the realm, no truck, and many other useful things too numerous to mention here.

Of this programme, which must have seemed almost fantastical to the politicians of his time, all has been practically accomplished. The process has been slow. Though the Eight Hours Day was discussed at the Annual Conference of the Miners' National Union, held at Leeds in 1863, the original proposal was only for a restriction to eight hours for the boys, as, at MacDonald's suggestion, it was deemed to be inexpedient to move for State interference with adult labour. It is not within the scope of this article to trace the course of the political struggles of the Miners' Associations or to outline their triumphs. It is only necessary to say that, while most of their strikes failed, the whole of their political efforts were crowned with marked success. The fight for Mines Regulation Acts embodying the ideals of MacDonald, and particularly that of "true weighing," culminated in 1887 in a full statutory right to appoint checkweighmen quite independently of the employers' interference. It is to their actual experiences of the advantage of political action that we must attribute the constancy of the miners to the idea of industrial betterment by Act of Parliament.

They have won their release from virtual helotry, they have redeemed the women from the horrors of underground work, and the only relics of the old wrong are the pit brow lasses, who still toil at the unwomanly tasks of screening and wagon pushing at the Lancashire collieries. They have escaped the consequences of the callous frauds so systematically practised by their employers through truck and the wholesale plunder of their earnings by false weighing. It is not remarkable, therefore, that they pin their faith to the Legislature as the most competent instrument of working-class progress.

Their achievement of a legal Eight Hours Day has been mainly retarded by internecine disagreements. The persistent animosity of the Durham and Northumberland miners to a general restriction of the working day has been the great deterrent. Unhappily, this has not been prompted by the most generous

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motives. Local customs, as we shall see, vary in the different mining districts, and conditions have developed wide divergences of interests, real or imaginary. The opposition of the Durham men was evidenced from the very beginning. In 1863 their representative, William Crawford, moved for a "Ten Hours Bill" for boys, with the proviso of a "six hours day" for men. The old standing custom of working two short shifts of hewers and one long shift of boys had already given the Durham men a distorted view of the situation and a stunted conception of the real issues involved in the movement in which their brethren were so earnestly engaged. This opposition has continued until quite recently, and one fears that it has been withdrawn somewhat ungraciously even now. To what influence the breakdown of the opposition of the two Northern counties may be due, it is not to that of their old leaders. Their fears and suspicions have been fostered and stimulated. The notion has been that a legal shortening of the hours of the "datalers" would necessarily lengthen the working day of the skilled miners, who now work not more than seven hours. That in the inevitable readjustments which must follow an all round eight hours maximum day there may be some inconvenience felt is quite possible, but it does not justify or satisfactorily explain the stubborn character of the opposition which one section of the miners have shown towards the movement.

Much more important and far reaching than the probable effects upon prices of the new conditions are the considerations which arise from the Eight Hours movement as a political development. I do not suggest that the other considerations are inconsequent, but rather that they must be examined from humane as well as commercial standpoints. Happily, the Nation is of more importance even yet than the Coal Consumers' League. It is no mere experiment in industrial adjustment that we are trying now. We are taking, consciously or unconsciously, a huge stride in political development, and are undertaking, as a community, the control of the conditions of the life and labour of the people engaged in the second greatest of our national industries.

THE CASE SIMPLY STATED.

I do not propose to inveigle my readers into a statistical labyrinth and then leave them to find their way out as best they can, or to assume, as an alternative, the responsibility of extricating them when they get lost. I am much more disposed to apologise for having to impose the few statistics which appear to me to be indispensable. In one of Mr. Joseph Chamberlain's

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historic declarations we were told that he only used figures to illustrate his arguments, but if we accept that as a principle of polite controversy we run the danger of having to use arguments solely to amplify our figures. But I have observed, from a careful perusal of the Report of Mr. Russell Rea's Departmental Commission on this subject, that statistical premises worked out to two or more places of decimals will support but the most hesitant deductions. It is difficult to account for this unless upon the assumption that under the sheer ponderosity of their arithmetical preliminaries they have found themselves unable to rise beyond the effort of "damning with faint praise." Their Summary of Conclusions under 22 heads is, generally, so inconclusive as to constitute a misnomer. But doubtless their figures are about as accurate as care and expert knowledge can make them.

The probable effects of the change from the present working day to a maximum working day "from bank to bank" of eight hours have been exaggerated out of all proportion to their true magnitude. The popular notion is that, except Durham and Northumberland, the mining areas of the country are worked upon some standard of hours much in excess of eight per day, and that a statutory eight hours working day must, therefore, mean some very drastic change from the present system. Carefully examined, the changes necessary are far from revolutionary. Nearly 70 per cent. of the underground workers in coal mines will be slightly affected or totally unaffected by an eight hours Act for five years.

The following table gives a fairly accurate statement of the numbers engaged in coal mining operations in the United Kingdom:—

STATEMENT OF NUMBER OF MINES UNDER THE COAL MINES REGULATION ACTS
AT DATES SHOWN, AND OF NUMBER OF PERSONS EMPLOYED THEREAT.

Year.	Number of Mines.	TOTAL NUMBER OF PERSONS EMPLOYED.			AVERAGE NUMBER OF PERSONS EMPLOYED PER MINE.		
		Under- ground.	Above Ground.	Under and Above Ground.	Under- ground.	Above Ground.	Under and Above Ground.
1854...	2397	187695	48399	236094	78	20	98
1860...	3009	219298	56549	275847	73	19	92
1870...	3142	278961	71933	350894	89	23	112
1880...	3904	391381	93552	484933	100	24	124
1890...	3409	506812	125568	632380	149	37	186
1900...	3384	624223	155829	780052	185	46	231
1906...	3278	709545	172800	882345	216	53	269

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It is important to notice the enormous increase in the average number of underground workers per mine, and to remember that it is only underground workers that will come under the scope of the legislative working day. Lancashire, Monmouthshire, and South Wales are about the only districts which would be considerably affected by the first stage of the reform contemplated, viz., an eight and a half hours day for five years preceding the full reduction. It would mean no difference worth mentioning throughout Scotland, where in some districts there is already a recognised "eight hours day." Mr. Robert Smillie, the well-known agent for the Lanarkshire miners, states that the full measure of the eight hours day would make little difference across the border. In Cumberland there is a practical eight hours system in full operation. In Durham and Northumberland the working day for "hewers" is barely seven hours, though the "datalers" average over ten. The first stage (eight and a half hours) will leave much of the Yorkshire and Midland areas untouched, as an eight hours "winding" day is already largely in vogue.

It is in Lancashire, Monmouthshire, and Wales that the problem assumes the most important dimensions. In Monmouthshire the hours are longest of all, and average out to 9 hours 57 minutes for all underground workers. In Durham the hours for "hewers" average only 6 hours 49 minutes bank to bank. Between these extremes there are a hundred variants and degrees. Consideration of a multitude of details will reduce arithmetical calculations to sheer nonsense. Within the actual areas themselves there are a thousand differences of detail involved in what is known as the "unproductive time" (*i.e.*, time occupied in travelling from the shaft to distant working places, meal and rest times) which befool figures and baffle averages.

It is the confusing variety of conditions even within defined areas which makes statistical demonstration so misleading. Take the following example from the report of Mr. Russell Rea's Commission:—

NET WORKING TIME IN A FULL WEEK.

	Total Time Underground per Full Week.	Unproductive Time per Full Week.	Net Working Time per Full Week.
	Hours. Minutes.	Hours. Minutes.	Hours. Minutes.
Hewers	47 46	9 22	38 24
Others underground	51 51	6 28	45 23

Assuming that the whole of the reduction following an eight hours law is to be taken from the productive time of full days, we have in the case of the

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hewers a loss of productive time in a full week of 4.88×36 minutes (since the full day is reduced from 8 hours 36 minutes to 8 hours), or a total loss of 2 hours 56 minutes out of a total productive time of 38 hours 24 minutes, that is a loss of 7.64 per cent., the same result as that otherwise obtained above. In the case of other underground workers the loss of productive time is 4.88×88 minutes = 7 hours 9 minutes out of a total working time of 45 hours 23 minutes, or a loss of 15.77 per cent. It will be observed that this result differs very slightly from that given above.

By such processes, buttressed by tables of figures which are quite terrifying in their complexity and volume, Mr. Rea and his colleagues arrive at a terminus of restful dubiety, as follows:—

1. We have found that the average time from bank to bank of the underground worker in the coal mines of Great Britain on a day of full work is 9 hours 3 minutes, *i.e.*, for hewers 8 hours 36 minutes, and for other underground workers 9 hours 28 minutes.
2. That these hours vary greatly in the different colliery districts from 6 hours 49 minutes in Durham for hewers, to an average of 9 hours 57 minutes in Monmouthshire for all underground workers.
3. That, making allowance for customary weekly or fortnightly total stop days and short days, the average theoretical full week's work amounts to 49 hours 53 minutes.
4. That the institution of an eight hours day would reduce this time by 10.27 per cent., assuming the customary short and idle days to remain as at present.
5. That if this loss of time be accepted as a basis of a proportionate reduction of output, as it was contended by most witnesses engaged in colliery management would be the case, the loss of production would be 25,783,000 tons, calculated on the output of 1906.
6. That we do not accept this conclusion, for we have found that by reason of the stoppage of work at the collieries, for various reasons, and by voluntary absenteeism of workmen on days when the collieries are open to them for work, the hours actually worked by the men are 13.36 per cent. less than their theoretical full time—that is to say, the average week at present worked is a week of 43 hours 13 minutes, which, spread over six days, gives an average of $7\frac{1}{4}$ hours per day for each day of the week. And, after analysis and inquiry, we believe a certain portion of the time now lost would be utilised under a legally restricted day.

What can be the value of these elaborately calculated averages struck between a minimum working day of less than seven hours and a maximum working day of nearly ten hours in giving the average man a rational conception of the case? At the end of it all we get a "conclusion" with an "if" in it, and are left in perplexity as to whether it is a big or a little "if." To see the valueless character of precise applications of arithmetic to this question we have but to remember that the conditions of no two areas are alike, and that within any area the conditions of no two collieries are alike.

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Whatever contempt we may affect for mere generalisations, they are certainly the most helpful to understanding. Departmental Commissions may heap up statistics, but they cannot bury facts. In the same Report, which assumes the impudent exactitude of a ready reckoner and ends in an affable and half apologetic "if," there are some incidental truths which woefully belittle all its arithmetical flagree. We get to know that the eight hours working day is a practical thing because it is in practical operation; that it will not diminish production because it *does* not; that coal masters can adopt it and compete with other coal masters who have not adopted it; that it need not raise prices because it has not increased the cost of production. The whimperings of all the lachrymose pessimists whose doubts and terrors are aroused whenever the workers demand some measure of betterment, and who dismally predict the overthrow of Britain's commercial interests in the realisation of the modest working-class desire, are negligible in the face of such simple practical testimony as this:—

Mr. Sopwith, who represented the Cannock Chase coal owners before us, stated that the reduction of winding hours from $12\frac{1}{2}$ to $9\frac{1}{2}$ was in result "a matter more of cost than output." Dr. James Dixon, who represented the coal owners of West Scotland, stated that in the year 1900 the 9 to $9\frac{1}{2}$ hours winding shift in the Lanarkshire mines was reduced to 8 hours. This was accompanied by a curtailment of meal hours, and "a hurrying up all round." In answer to the question whether the reduction of working hours resulted in a commensurate diminution of output, he replied, "No, it certainly did not." In Lanarkshire we found the product per man in 1899, the year before the alteration of hours, was 422 tons; in 1901, the year after the alteration, it fell to 407 tons; but in the following year, 1902, it had recovered to 419 tons. Mr. G. W. Macalpine, the managing owner of the Altham Collieries near Accrington, who established in 1895 a working day at his collieries that very slightly exceeds eight hours, although in Lancashire generally the hours are the longest in England, stated "that the hewers worked a little harder for eight hours than they would for nine," and, "we did not alter the day men's wages. We told them we expected them to do the same amount of work, but whether they did it or not is another question;" and "*we are very well satisfied with the whole experiment.*"

The change proposed is not revolutionary. The acceptance of a proposal to bring about the change in two stages will reduce the difficulty to a minimum. It is proposed that for the next five years the working limit is to be $8\frac{1}{2}$ hours, bank to bank. This will render considerable alteration in the hours of about one-third of the underground workers, a large proportion of whom will be boys. The final stage will necessitate changes affecting rather less than two-thirds of the underground workers, unless, as is probable, many mine owners will elect to make the full change at once. Apart from Lancashire, South Wales, and Monmouthshire, the changes from existing conditions will demand more matters

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of reorganisation than any sort of revolution in the industry. And the worst that can be said of the thing from the capitalistic standpoint is that it enforces by law upon some coal owners a system which others have voluntarily adopted and have found practical, profitable, and convenient.

THE "EIGHT HOURS" IDEAL.

The belief that eight hours' daily labour in some way constitutes a working-class ideal has grown in the minds of workers for the last thirty or forty years. That a reduction of the hours of labour should or could carry with it a corresponding reduction of wages has always been scouted. In practice it is seen that wages tend rather to rise than to fall with a shortening of the working day. There has never been any evidence to suggest that the cost of production has increased in ratio with any of the previous reductions of hours that have taken place. On the contrary, there is abundant evidence to show that all our industries are sufficiently elastic to accommodate themselves to changes far more drastic than that which is now under consideration. We have already reduced this question to its true proportions, and have placed in juster perspective to facts the distorted representations of the opponents. From the point of view of industrial betterment or that of commercialism the contemplated change will not be revolutionary. The issue of greatest importance is the precedent of State interference with the conditions of male adult labour, conceded as a result of persistent political effort.

The "step by step" instinct, strong in the minds of British workmen, accounts for the acceptance of an eight hours working day as an ideal. Why eight hours should be accepted as the standard for an ideal working day can only be accounted for by the fact that it imposes a lighter task than does nine hours. Behind it there is a vague perception that "leisure is the true wealth," and that an hour more for the man and an hour less for his master without a diminution of his powers to obtain the needs of his life must mean betterment. The argument, justified by almost universal experience, that a man can do as much work in eight hours as in nine is open to a suggestion of absurdity, I know. Those who advance it are expected to pursue it by a declaration that, by a parity of reasoning, the same man should do as much in seven hours as in eight, or even to argue down to a *reductio ad absurdum* to the effect that the less work a man does the more he produces. Whether eight hours establishes the precise balance between working time and production need

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not perplex us for the present. There is no demand for a shorter day than eight hours, and well ascertained facts show that such a limitation is safe under existing methods and existing conditions of trade.

The simple human aspect of the matter is that eight hours of work in a coal mine is enough. Next to the calling of the seaman that of the miner is the most dangerous. If it is not highly skilled in the sense of handicraft, it does demand the exercise of special faculty and considerable experience. While it is not unhealthy it is excessively laborious, and, though familiarity diminishes a keen consciousness of its unpleasantness, it is very far from attractive.

It is not better remunerated than the average of the skilled trades. Hewers, who constitute the large majority of the underground workers, are subject to a thousand incalculable, because unforeseen, contingencies which constantly affect their earnings. As a worker paid by results (piece-work being the almost universal practice) he must bear the brunt of all this. One experienced miners' agent tells me of many cases where a hewer earning 10s. to 15s. a day comes across a "fault," and will realise next to nothing until he has worked through it. Other unforeseen contingencies arise from deficiency of tubs and haulage arrangements, and particularly from "gassing"—that is, being unable to blast down the coal owing to the presence of dangerous gas. In a trade beset with so many variations an average of colliers' wages is difficult to ascertain. But from the most careful inquiry I am disposed to think that about 30s. a week will express the truth. I admit that this is a generalisation, and that its demonstration is not the easiest thing in the world. Still, we can get to approximations. Here is a copy of a miners' pay note from one of the great Durham collieries. It shows the result of a fortnight's work of four hewers.

No. 253.

HAYES—RITSON.

Shifts, 18.
Deductions, 5s. 7d.
Coal Leading Water, 1s. 4d.
Laid Out..... Fines.....
Net Wages, £3. 5s. 3d.

No. 254.

JOHNSON—Mc.GUIGAN.

Shifts, 17.
Deductions, 3s. 3d.
Coal Leading Water.....
Laid Out..... Fines.....
Net Wages, £3. 8s. 7d.

Four men work 35 shifts for an aggregate wage of £6. 13s. 10d., which works out to a fraction less than 3s. 10d. a shift. I am told that this example does not touch the lowest level of miners' wages, but it is at least a fixed fact that this is a level which it does reach in good times. If we take 4s. as a bottom rate and 8s. as a top rate we have 6s. as an average rate, and

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five days' work at 6s. a day gives 30s. as an average week's earnings. I have submitted this estimate to many working miners and miners' agents, and I am assured that it is a fair and reasonable calculation, erring if at all on the generous side.

I have made this note on miners' wages less because it has any precise bearing upon the hours question than because it is necessary to dispel the popular error that coal getting is a luxuriously remunerative occupation. The point to be emphasised is that there must surely be enough preventable waste in the present system and a sufficient reserve of skilled energy to enable the average collier to earn this amount of money with a slightly shorter working day.

It will be noted that, according to the conclusions of Mr. Russell Rea's Commission before quoted, the concensus of opinion amongst those engaged in mine management favours the idea that the reduction of output must be in exact ratio to any reduction actually effected in the hours of working, and that the complete concession of the eight hours maximum will reduce the working day by $13\frac{1}{2}$ per cent. But the Commission, which did not include a single working-class representative, did not accept the conclusion. They believe that some of the time now spent unproductively could be saved by better internal arrangements, and "a certain portion of the time would be utilised under a legally restricted day." It would appear that while mine managers and coal masters were anxiously trying to demonstrate that the shorter day must involve a serious crisis in one of the greatest of our national industries and seriously retard all the others that depend upon cheap coal, they have succeeded only in convincing a sympathetic tribunal "That, nevertheless, *some diminution of production* would follow a statutory reduction of hours, whether introduced gradually or suddenly." (No. 8, Summary of Conclusions, Commission Report.)

A perusal of the Commission's "Conclusions" in the light of the evidence arouses a thought of dissatisfaction at their indefinite character, and suggests that the verdict is against the weight of evidence. The evident desire to be judicial and impartial has carried them to the fault of uncertainty. It is shown that the first stage of the change will affect the hours of little more than a third of the underground workers, and that the second stage, not arrived at for five years after, will not affect more than two-thirds. They show that where the full change has been voluntarily effected it has not diminished output. The adaptability of the British artisan is the factor which is apparently left quite out of consideration. Yet it is perhaps the most important of all. Of all the miners of Great Britain, those

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of Lancashire are the most earnest in this movement, and that clearly because they have the most to gain by attaining its object. Here it is that the opinion of the working-class authority is of greater value than that of the employer. The best informed agents of the Lancashire and Welsh colliers are unanimous in the belief that the reduction of hours can be met by many mitigants that, in sum, will restore the balance of production. They are, though not very eagerly, supported by mine inspectors, who agree that many pits are not working to anything like their full capacity. Neglect of drawing roads and sometimes defective haulage appliances are among the contributory factors of the present shortages. Mine lessees keep above the irreducible minimum of the Mines Regulation Acts, and that is about all. Leases are heavy, and royalties are sometimes exorbitant. The only way to secure a return is to get as many men as possible to the face of the coal and clear out the leased area as quickly as possible. Initial arrangements for haulage are not always adequate, and to make them so necessitates further capital outlay. Having all these considerations in mind, and many others which are technical and not clearly comprehensible to the inexpert, the miners' leaders are conscious of a deep sense of responsibility, and realise how onerous a position they are in. If heavy difficulties overtake their industry they will have to answer for their advocacy to the nation as well as to their men. It is because they are convinced that the *morale* and the intelligence of the working miner will fully overcome the possible difficulties that their advocacy of the "Eight Hours Day" is so consistent and resolute. The truth is that mine owners and officials object to the change less because it will decrease output than because it will in so many instances necessitate troublesome reorganisations of present working arrangements, and involve capital outlay for which they can expect little if any return in close competitive markets.

SOME ANALOGIES FROM OTHER INDUSTRIES.

Whether eight hours is the final standard of a working day by which the balance of working time and efficient production may be maintained only the future can determine. But certain it is that the reduction of the working day down to eight hours has not destroyed it. The human animal is impelled by instinct, if by no higher impulse, to satisfy his needs by the exercise of the least amount of exertion. That he becomes, under the present system, the human agent of commercial production does not destroy that most natural of all incentives. As coal is one indispensable need to most civilised men, we are concerned

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naturally to get it with the least exertion to ourselves—in effect, to get it as cheaply as possible. If we pay more for our coal we give more of our own labour to get it, and this consideration is uppermost in the mind of the average man who is a coal consumer and not a coal getter. While the price of commodity is most important in relation to the purchasing power of the people who need it, it must be admitted that a sudden and considerable rise in the price of coal would raise serious issues and have a bad effect upon the whole community. If there is such a rise as that with which we have been threatened—or, indeed, any rise at all—it can only be justified by showing that the actual cost of producing coal under an eight hours day is really greater than under the present system.

That the price of coal will rise I believe—that it *should* rise I refuse to admit. The question is not whether the decrease in hours will stimulate a rise in wages, because wage advances, apart from hour reductions, almost invariably enhance prices. It is the assumption that a reduction of the working hours will reduce output, and so intensify the scarcity of coal as to automatically force up prices irrespective of the actual cost of production.

That the actual net cost of production cannot be appreciably increased is shown by the facts that hewers are paid so much per ton, and other underground workers so much per hour, without any extra rate or percentage for hours worked in excess of existing recognised standards. The question to be determined, therefore, is whether the reduction of hours will really diminish output.

In the mining industry itself there is a mass of evidence to favour the conclusion that the proposed changes in the working day will not prejudice production unfavourably. Why is it that the striking facts brought to light by the Commission should not have demonstrated to its members that some generalisations are more accurate guides to truth than precise arithmetical elaborations? Quoting from their own report:—

For example, though the hours of work in the Newcastle and the Durham districts are practically the same, the annual product per person underground is 433 tons in the latter district and only 370 tons in the former. It is clear, therefore, that the principal factor in the comparative productivity of the individual is the character of the seams worked. Nevertheless, after making due allowance for this governing fact and comparing like with like, so far as the evidence enabled us to do so, we cannot but conclude that an hour's work of the men employed in East and West Scotland, Northumberland, and Durham, where the hours of work are shortest, is more effective than it is in Lancashire and South Wales, where the hours are longest. The tables do not show a uniform proportionate correspondence, but they do show some general relation between short hours and efficient work.

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Again:—

Mr. E. M. Hann, a witness of the greatest experience, whose impartial consideration of the whole question under investigation impressed the Committee, stated, in relation to the hewers, "I have had that question under consideration for some time, and I have come to the conclusion that these men can do more per hour than they are doing at the present time;" and "I am of the opinion that the men at the face could do 10 per cent. more than they do at present." Mr. Bramwell, also, a witness of very great experience, from South Wales, confirmed Mr. Hann's opinion as to the possibility and likelihood of an increase of efficiency in the South Wales hewer, but he estimated the increase of his rate of production at $7\frac{1}{2}$ per cent. Mr. Bramwell, however, gave to the Committee figures showing that the output of one of his collieries *per hour* during two short Saturdays of $7\frac{1}{2}$ hours bank to bank exceeded the average output per hour of that colliery for the whole fortnight, consisting of two Mondays of $9\frac{1}{2}$ hours, eight long days of 10 hours, and two short Saturdays of $7\frac{1}{2}$ hours, by 10 per cent.

It must be stated that witnesses from several other districts were of opinion that no improvement in the efficiency of labour is to be hoped for, or is possible. Mr. C. Pilkington, of East Lancashire, stated that the Lancashire collier is at present working at his maximum of energy, and Mr. A. Hewlett, of Wigan, that the colliers maintain their maximum, and that their last hour's work is as good as their first hour's work. We feel it difficult to accept these unqualified statements respecting a county in which the miners work the longest hours and the practice of absenteeism is the greatest.

Turning for a moment from the analogies afforded by the coal industry itself, those of other industries are little less apposite and conclusive. Every project to better the conditions of wage earners in the direction of shortening the daily toil has evoked the dismal croakings of those who coldly calculate that an hour's less work must mean an hour's less production, and who will never consider the labour of a human being as anything higher than a mere commercial commodity to be bought and sold in precise and even quantities at strictly commercial prices. The most casual student of British industrial history knows how frantic was the opposition of the old cotton lords to the Ten Hours Bill. Mr. Joseph Pease, M.P. for Darlington, in 1832, told the House of Commons that the proposal to reduce the hours of the child operatives would necessitate the complete closing of his mills. The most direful results of legislative interference with labour conditions were predicted. But the cotton trade has survived, and subsequent reductions of hours have not stayed its expansion and prosperity. That the mental and physical efficiency of the operatives has increased there can be no question.

The Engineers' Nine Hours Day was ushered in to a chorus of capitalistic jeremiad. The trade was to be hurried into ruin, foreign competition would override it, capital would be withdrawn from an avenue of investment which could no longer pay profit,

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and the unreflective intolerance and selfishness of the worker would efface its last memorials. What did happen was that the engineering trade entered upon a new era of development and the worker upon a new period of industrial and social betterment.

The further reduction of the working day from nine hours to eight in the same industry in the Government Dockyards and Armament Factories, as well as the voluntary adoption of the eight hours standard by some private firms, has been an unqualified success. The unanimous testimony of the responsible supervisors of the Royal Arsenal, the Dockyards, and Small Arms Shops, together with that of such experienced employers as Sir William Mather and Mr. Alfred Hill, of the Thames Limited Iron Works, shows unmistakably that the eight hours basis is a better balance between working time and efficient productivity than any higher standard. It is the more remarkable when we come to consider that in the engineering trade the increasing use of automatic machinery is fast transforming the highly skilled craftsman into a machine minder. It would appear that the man who merely stands by a machine has little use for high mental or physical power, and that, therefore, it would matter little how many hours, within reasonable limits, he is required to stand there. But no machine has yet been perfected which requires no human attention, and the mental tension imposed by mere machine minding is most profitably disposed in the shorter working day. Better results are obtained in eight hours than in nine even upon machinery which requires but a small degree of skill and intelligence on the part of those who mind it.

The shorter working day is shown to be a constant and unfailing waste preventer. That is apparently the secret of its success. Of all the deterrents to highly efficient production that of absenteeism, or lost time, is the most mischievous. Many and various have been the devices of employers to combat this evil. By penalties to time breakers, by the "furlough," and finally by dismissal, the trouble has never been appreciably minimised. The reduction of the working day to eight hours in the engineering trade and other craft trades has had the effect of reducing absenteeism to almost a vanishing point. Every supervisor of labour, not excluding the colliery manager, knows what this means, and wherever hours are longest absenteeism is most extensively practised. A temporary extension of the working day through the working of overtime leads to a corresponding extension of absenteeism. Some statistics given by the manager of a great eight hours engineering shop to a Trade Union deputation quite recently showed that, as a result of imposing overtime to the extent of an aggregate of about

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1,000 hours per week, the lost time had risen from less than 5 per cent. to nearly 250 hours, or fully 25 per cent. of the extra time worked in excess of the normal standard.

This absenteeism is a factor of inefficient productivity, universal in character and unvarying in result. With slight variation it swells with long hours of work and diminishes with reductions in hours. The mining industry, under the present unequal system, offers no variant to the rule. Absenteeism amongst colliers is greatest in Lancashire, where the hours are longest, and least in Durham, where the hours are shortest. How great is the difference is shown by the figures for 1905. In Lancashire it was no less than 14·1 per cent. of the total available time, and in Durham it was only 3·9.

In face of all the facts, of history and experience, is it too much to claim that as the hours in Lancashire are brought into approximation to those of Durham the percentage of lost time will more nearly correspond? Should this be so it would mean that the institution of an eight hours bank to bank day would not mean more than an infinitesimal fraction of reduction of the total time now actually worked, for the difference between the absenteeism of Durham and Lancashire is 10·2 per cent., and the Commissioners estimate the total reduction of the average working time when the eight hours is in full operation at no more than 10·27 per cent.

The actual effects, broadly stated, of the measure will then be to immediately shorten the working day by half an hour in Wales and Lancashire and the further shortening by another half-hour of the working day in Wales, Lancashire, Yorkshire, and the Midlands after five years.

To meet and mitigate the difficulties which these changes will impose we can draw upon two certain factors; first, that increased efficiency is shown to accompany shorter hours, and, secondly, that absenteeism will correspondingly diminish. Surely, then, the alarmists' vision of decreased production and ruinously high prices can only arise from an exaggerated and unreasoning fear.

THE OPPOSITION.

It would not be fair or courteous to ignore the objectors or their objections. It would not be fair to the advocates of the reform to leave those objections unchallenged and unanswered. The opponents of the measure have had ample opportunities to ventilate their hostility. Mr. Russell Rea's Commission examined 74 witnesses, of whom only eight represented the working miners. On many public platforms, at company meetings—publicly reported—and in Parliament, the anti-eight hours apostleship has

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found a free and open field. The mine owning interest has been voiced by Mr. Radcliffe Ellis, of the Mining Association of Great Britain, who maintains that—

The inevitable effect upon the output of coal must be to reduce it in exact arithmetical ratio to the reduction of hours. Adopting this principle as the basis of calculation, he assumes an immediate loss to the annual product of the United Kingdom of 21,471,000 tons if the reduction of hewers alone is taken into account; or of 31,900,000, that is, 13½ per cent., if the reduction in the hours of persons engaged in conveying mineral be taken as the basis of the reckoning; and, further, that as the latter class are as necessary to production as the former, that the latter is more likely to be the true figure.

This is the advocate in chief of the opposition, and it is only necessary to remark that the Commissioners absolutely reject both his premises and his deductions.

Mr. Doig Gibb, M.Inst.C.T., utters a very typical capitalistic plaint:—

It seems extraordinary that a Government should at any time pass a measure to limit by law the hours of adult labour of a class which are perhaps better organised and better able to look after themselves than any other, and to do this at a time when general trade is so depressed, when employment cannot be found by vast numbers, and when so many social evils of long standing and great magnitude call for redress.

If Mr. Doig Gibb thought the interest of his class at stake he would not hesitate to advise seeking security or redress from Parliament. The idea that miners, having painfully acquired political power, should not be allowed to use it is presumably due to the fear that the "class" which has used Parliament so shrewdly and for so long may suffer from political competition. The prospect of Labour in Parliament is not terrifying in itself, but the thought of Labour *doing* something in Parliament is clearly disconcerting.

Even more clearly does Mr. Dudley Docker, Chairman of the Metropolitan Railway Carriage and Wagon Company Limited—*after recommending a dividend of 10 per cent., a bonus of 1s. per share, and the placing to reserve of £100,000*—sound the alarm:—

He felt bound to say that some of the signs of the times occasioned him a certain amount of misgiving, and compelled him to look to the future with some amount of apprehension. Pious opinion, predatory propaganda, mostly left him unmoved; but legislation accomplished, or on the point of accomplishment, was a different matter. He did not think the country had at all adequately realised what the effect of the Miners' Eight Hours Bill upon manufacturing industries was likely to be, and how serious were its probable results. He was ready to admit that to remedy some evils no price scarcely would be too great to pay; but the long-sustained resistance of the Northumberland and Durham miners to the eight-hours movement was sufficient proof that it was not the case here. The cost of fuel was already so great that the increased charges necessitated by the new legislation would very seriously handicap numerous industries, theirs amongst the number.

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These are typical utterances, and find faithful echoes in Parliament itself. The Parliamentary opposition to the Bill may be fairly summed up in the following extract from the speech of Mr. Bonar Law during the debate on the second reading, July 6th, 1908:—

The great majority of the miners looked on the Bill as a means of getting larger wages for a smaller amount of work. He was not going to speculate as to what the amount of the rise in the price would be, but anyone who scoffed at the possibility of a great rise, a rise out of all proportion to the increase in the cost of production, knew very little. The price of coal lay at the root of prosperity in all our manufacturing industries, and the iron and steel trade rested exclusively on the basis of cheap coal. Any man would be rash if he said that the passing of the Bill might not have a most serious effect on the iron and steel industry.

It is a trifle elementary to suggest to these amiable critics that they should go and see how colliers work and personally sample the joys of ten hours in a coal mine. That will only reveal the sentimental side, and I shall not pursue it beyond remarking that a little crawling along drawing roads designed and maintained by coal owners upon the cheerful principle that "where a tub will pass a man can creep" might possibly encourage the belief that eight hours in a coal mine is enough for any one day.

From the evidence furnished by the coal industry itself, from the evidences furnished by industrial history and experience, it is clear that there need not be any considerable diminution of production or any serious increase in its cost. If prices are raised it will not be blamable to the working collier but attributable to the greed of owners and middlemen, and against these the consumer, if he will remember that he is a citizen as well as a consumer, may use weapons hereafter much more destructive than the modest social and industrial reform foreshadowed by the Miners' Eight Hours Act.

EFFECTS—SOCIAL, PHYSICAL, MORAL.

The most astounding "conclusion" arrived at by Mr. Rea's Commission is—

That the health and physique of coal miners at the present time compares favourably with that of any other class of workpeople, and, while we have found in the districts in which the longest hours are worked that the same standard is not maintained, we believe that a legal limitation of hours underground to eight per day cannot be expected to produce any marked change.

Yet, by the aid of a mass of conclusive evidence, they demonstrate that, amongst colliers, the levels of sickness and long hours and health and short hours are consistently coincident. They show that the lowest mortality is in Derbyshire and

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Nottingham, where the hours are below the average; and the highest is in Lancashire, where the hours are the longest. They further declare that in Lancashire, Monmouthshire, and South Wales alone, the districts in which the hours are the longest, the mortality from all causes exceeds that of "all occupied males," and that it is only in Lancashire that there is an excess due to "other causes than accident." After ample demonstrations that coal mining is "a healthy though a dangerous calling," we are led to the reasonable conclusion that a mortality amongst Lancashire miners which, apart from accident, is excessive, shows that there is nothing inherent in the calling itself that could be considered inimical to health. To what, then, must the excess be due if not to long hours of work?

In this, as in every other phase of this inquiry, the evidences of general industrial fact and experience must guide us. The health of all workers has been bettered by shortening the working day. To say that in the case of miners it "cannot be expected to have any marked change" seems almost frivolous. To infer that taking two hours, or even one hour, of exacting toil from the daily task of boys will have no marked effect upon their health is sheer idleness; to suggest that a healthier boy will not make a healthier man is an insult to common sense. It is as sensible to say that the limitation of hours for children in textile factories has no marked effect upon the health of the operatives generally.

One would hardly go to a mining village for "plaster saints" any more than to a barrack canteen. With all the homespun roughness of the miner, he is as human as his fellows. It is impossible that industrial betterment should have no effect upon his moral sense. We need not anticipate his sudden conversion from the rugged to the exquisite. He will remain very much a miner, and his eight hours day will but mark another stage in his development towards that fuller citizenship for which he, in common with his working brethren, has some vague yearning. Just as the moral sense of other classes of workers has developed with the easy steps of progress so will the collier's. Citizenship assumes a larger aspect, and with that comes a deeper sense of responsibility. It is a painfully slow process, but the miner has no farther to travel than his fellows. The senseless old libel upon the working people to the effect that "an hour less at work means an hour more in the public-house" has been too often belied to need attention. Increased leisure has never yet led the workers into evil, and there is not a vestige of reason for supposing that the miners' eight hours day will involve an exception to a rule so constant and so clearly established.

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EFFECTS UPON TRADE.

The gospel of reaction is not strongly characterised by intellectual force. It is inspired by some cunning conception that "every man for himself" is a generally accepted tenet, forming the text of a very human faith. Happily we are broadening out under the recognition of more blessed truths. That we cannot depress the community by the uplifting of some portion of it and "the better for some, the better for all," are righteous thoughts if not axiomatic. Under the influences of newer and truer beliefs we gradually outgrow our gullible faith in the despicable charlatanry that ever stands against reform and human progress. "Your coal will be dearer!"—"Your beer will cost you more!"—and similar warning legends have still some magic, and the genius of the Coal Consumers' League may yet devise mural mendacities which will stay to protest until the rain washes them off.

If our coal does cost us more it will not be the colliers' Eight Hours Day that will be the reason for it, but the excuse for it. If colliery proprietors really believe that this reform will enhance the price of their product, why do they fear it? If they can make up their alleged losses by increased prices, surely it is an unkindly thing to oppose a boon to their workers which will cost them nothing. They have had a wide platform and a respectful hearing, but they have not proved a single contention, and have not half convinced a sympathetic Departmental Commission that they have a tenable case.

The export coal trade will be practically unaffected by the change unless a very considerable rise in prices ensues. It is admitted that our distant markets are secure against any contingency, the nearer (European) markets can only be jeopardised by sharp inclinations of price, while the middle distance markets, which are our largest, are too firmly held to be endangered in any case. As nearly one-fourth of the coal raised in Great Britain is exported, it seems reasonable to believe that one portion of the trade will be saved from total ruin. Whatever may be the value of the conclusions of a Commission, it is fair to quote their final opinion of the possible effects of an Eight Hours Day upon our export coal trade.

Our consideration of the question of the economic effect of the institution of an eight hours day for coal miners on the export trade, we must repeat, has been entirely based upon the assumed case of a reduced output, and consequently a considerable temporary increase in the price, to be followed by a possibly smaller, but permanent, increase in the cost of production of British coal, and of British coal only.

There is no clearer way of putting the issue than by saying that unless the change stimulates a considerable and sudden

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rise in prices it can have little or no effect upon commerce. The same rule applies to home consumption as to exports. The coal owners admit that there can be a sharp rise in prices only on the assumption of a sharp decline in production. The whole weight of evidence seems to indicate that home consumers, manufacturing and household, will suffer but little temporary inconvenience, and that little will be imposed rather by caprice than necessity on the part of coal owners and middlemen.

THE HUMAN ASPECT.

The teachings of the "dismal science"—and it is dismal without the heaven of collectivism—has taught us to assess the value of all human development by the formulas of £ s. d., and to standardise national progress by Board of Trade returns. It so rarely occurs to us that there are profits which cannot be expressed in money values, and that national credit and security must rise with the social and industrial efficiency of our people. And is it not true that the sordid ideal of a nation passing rich in temporal wealth is more surely realisable with a people rich in strength, liberty, and conscious responsibility?

Underlying every working-class movement there has been what Sidney Webb has aptly described as "a vague aspiration after a more equitable order of society." Whether the collier holds this semi-consciousness at the bottom of his heart or the back of his head, it is somewhere, somehow within him. It has been a factor in every struggle for betterment from the revolt of Israel in the brickfields of ancient Egypt till the last strike of modern times, and its impulse will keep the workers in ceaseless motion until the end of time.

However much or little the eight hours day may affect the adult miner, there can be no question that it will more extensively and beneficially affect the youth of the mining community. Whether the grown up spends his newly acquired leisure in ratting, drinking, or fighting—and no one who knows him expects that he will do either—another hour in the playground or the classroom instead of the coal pit for the boys must make for a truer national manhood in the generations to come. "Your coal will cost you more!" If it does, what then? If the alternative to dearer coal be cheaper manhood—and nastier—there should be no hesitation in making a choice. Even the decrepit economy of the Manchester School offers us what it calls an "equilibrium," and assures us that industrial changes alter levels rather than disturb them. Manchesterism may have no moral sense and very little common sense, but it does stumble into truth occasionally. There can be nobody stupid enough to

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believe that the lads of Durham and Northumberland will not be better for two hours more in the daylight and two hours less in the coal pit, or that they will not be so much better as to repay us in higher physical and mental efficiency as wealth producers hereafter for some pence on the price of a ton of coal.

We cannot say that coal will not be dearer, but we dare say that it *need* not be dearer. If we had absolute knowledge that it would be, it would not give us the right to keep it cheap by denying those who win it in danger and toil the small and dearly purchased prize of so many years of effort and sacrifice.

A DEFENCE OF POLITICAL TRADE UNIONISM.

I have said that, to me, the most important phase of this movement is that its success sets up a far-reaching principle of industrial policy. It is the natural offspring of the alliance between the old trade union force and the newer influence of Labour politics. It has never appeared that Labour in Parliament has any terrors for the employing classes as long as it remains a docile auxiliary to Capitalism. It is Labour in Parliament *doing something for itself* that makes the situation serious.

We have seen that the miners' agitation for the Eight Hours Day has been entirely upon political lines. It has never once during its progress been suggested that non-political or "trade union" effort should be tried. This is probably due to the lead given by MacDonald, who was instinctively a politician, and who shrewdly calculated the chances of success as well as the material with which he had to work. It has not been vouchsafed to MacDonald to share the triumph, and it has been slow in its progress. It says much for its strong vitality that it has lived through so many ordeals and that, in the end, it has triumphantly survived a Departmental Commission. Modern statecraft, chiefly impelled by popular pressure, has made many reluctant excursions into industrial legislation, but the legislative regulation of male adult labour has hitherto been outside its purview. The records are broken and the precedent is established. It sets Labour at the portals of a new order of things in this country, and, unless all the traditions of working-class effort are falsified, we shall not stop here.

The Eight Hours Day is the avowed objective of the whole trade union movement—or one of them. Even to those workers who are not permeated with the strident Socialism of the new unionism the shorter day by Parliamentary enactment is a cherished hope and an article of unchangeable faith. Year by year they have passed pious resolutions at their Trade Union Congresses, troubled by the reactionary tendencies of the textile

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operatives, just as the miners have been retarded by the hostility of the Durham and Northumberland Associations. The belief that the Eight Hours Day can be achieved by "trade union effort" is dead, not even the most prejudiced of the old union brigade urging a word in its favour. It would be strange were it otherwise. Not even prejudice can blind men to the stern truths of experience. The engineers won their Nine Hours fight thirty-seven years ago, but under conditions that not even a miracle can reproduce. They tried to get the Eight Hours by the same method in 1896 and found themselves faced by Capitalism, organised to perfection and armed to the teeth. They know better now, and the most hide bound amongst them has lost all faith in the old gods and the old gospel.

Trade unionism, ever since the fifties a potent influence in our national life, is passing swiftly through its transition from a simple industrial instrument, concerning itself with wage rates and workshop details, to a political force of vast power and virility. The olden illusory faith in the strike would die even faster but for the fact that it is harder to unlearn old falsities than to learn new truths. The conquest by Labour of its reluctance to handle the political weapon will be achieved as success gives confidence. I do not pretend to prophesy the results. What is certain is that political trade unionism has come to stay and must be reckoned with. Whether its activities will bring unmingled blessings or not time will determine. The cry of "dearer coal" stimulates rather than disheartens it. The miners' victory opens up possibilities that cannot be gauged by sixpence per ton on the price of coals. Its effects on the national commerce may or may not be profound; concerning its effects as a stimulant to political trade unionism there need be no speculation. It has appreciably hastened the day upon which the workers will discard for ever the effete paraphernalia of withholding labour, and will regard the strike, the lockout, and the restriction of overtime alike as impedimenta rather than aids to betterment.

The puerile argument of the opponents that the miners are so well organised in their unions that it is wrongful and unjust to invoke the aid of the Legislature to give them concessions at the expense of the community which they can and should obtain for themselves arises either from a conscious desire to misrepresent the case or a strange misconception. It is much more accurate to say that the miners have utilised their political power through their unions than to say that they have *sought the aid* of the State. If they had established their claim by a huge industrial struggle we should have heard the old lament about "the tyranny of trade unionism." Because they have had the

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sense to see and follow a wiser path, a servile and corrupt Government has purchased their votes and made the community pay the penalty. Miners more than any other body of highly organised workers have learned their lessons. Until their struggles for fair weighing they did not quite see their inconsistency. But when it occurred to them that they could not trust their masters to weigh the coal they won, it naturally struck them that they were foolish to trust them with the power to make the laws. In the Annual Report of the Yorkshire Miners for 1906 Mr. Wadsworth states that six strikes cost the Association £212,000. These were all failures, and, adding the attendant loss of wages to the sum of the expended fund, the total loss of the Yorkshire miners could have been little less than £900,000 on these six strikes alone. It is reasonable to say that the strikes of the last half century have cost the community a sum sufficient to discharge the whole of the National Debt.

Will the opponents of political trade unionism express an opinion on the effects of the strike on production? If the colliers struck for a week and lost, the nation would be poorer by five millions of tons of coal and the mining population poorer by more than a million pounds. Then there might be some reason in the warning, "Your coal will be dearer!" If, as the wise ones tell us, production and price expand and contract in inverse ratio, how much have we paid, how much are we paying, for the coal strikes of the last twenty years?

Whoever imagines that the Miners' Eight Hours Day represents finality is hopelessly mistaken. It is nothing but a slight widening of the path and a little smoothing of the way by which the workers will pass to a better order. It has vindicated the superiority of the methods of the newer political trade unionism over the reckless futility of the strike, and emphasised the necessity of closer political unity among the masses. The mere power of hunger endurance is no longer the determinator of industrial and social strife. The conflict between Labour and Capitalism goes on, but the battle field will be darkened no longer by the shadows of famine and pain. A tithe of this blessing to humanity will mean far more than the trifling inconvenience of higher prices which cannot be other than temporary and need not be at all. If a great nation has time to "winnow a chattering wind" it can afford to take heed of "Your coal will be dearer!" But not unless.

COLLECTIVIST DEDUCTIONS.

The opponents of this measure of long-delayed justice are protesting too much. We can afford to take them upon their own ground and accept their conclusion that our coal will be dearer

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and their doleful prophesy that dearer coal will derange and dislocate all the presently existing and admirable system which has its foundation in "buy in the cheapest and sell in the dearest market." Every believer in any form of Collectivism, from the "dividend" Co-operator to the forceful revolutionary Socialist, knows that his object is to substitute some form of co-operation for any form of competition. His activity is a protest against production for profit and a plea for production for use. It must be something more to be worthy; it must set up just conditions for human labour instead of commercial profit as the first charge upon industry. If the claim of the miners for an eight hours day is a righteous claim it must be conceded, and I do not think that any co-operator of either the State or the voluntary order will say that it is not righteous.

But if it prejudicially affects the interest of the community it becomes a duty to defend the community against its consequences. The inferential or direct suggestion to avert the catastrophe of dearer coal by refusing the miner his demand might carry an element of reason under other conditions and were there no other available alternative. There are alternative possibilities, and coal production is a field of operation for the Socialist possibly richer in opportunity than most other industries. A nation exasperated by the fleecing extortions of profit makers may take "Your coal will be dearer" more seriously than may be pleasant or convenient to the pure-souled devisers of that inspiring battle cry. It may centre their attention upon an obvious, if much neglected, fact that there are other ways of cheapening a common necessity than by working colliers and their lads to the limit of human endurance. If it promotes the conviction that "Our coal will be cheaper" under an eight hours day—plus the nationalisation of mining royalties—the Coal Consumers' League will not have lived and laboured in vain.

Mr. T. R. Mardy Jones, F.R.E.S., estimates that "more than £8,000,000, at an average of 8d. per ton, was paid in 1906 on the total output of coal of 251,050,809 tons." The total royalties on all minerals reached the sum of £9,500,000, apart from other products of legalised brigandage called "wayleaves." The acquisition of these "rewards of enterprise" by the nation might conceivably place us in a position to mitigate the destroying effects of an eight hours day. As the same authority estimates that the unworked coal in the United Kingdom will, at the royalty rate of 6d. per ton, yield exactly *two and a half billion pounds sterling* to the landowning class before our coal supply is exhausted, there seems to be considerable scope for national enterprise in this direction without making the miners work ten hours a day. Yet

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all this is but makeweight to the prodigious loot of the landlord. All mines pay dead rents, curiously enough a peculiarly lively form of extortion, and it needs no profound economist to understand that the consumer has to pay them. It certainly appears that if our coal is to be dearer there are still some possibilities of steadying the market.

When we realise that all these killing taxes upon the national industry are based upon the appalling injustice of proprietary rights over the treasures which Nature has buried and hoarded for countless millions of years its enormity becomes startling. Landlordism, for doing nothing but mischief, takes more of Labour's reward than would suffice to give every worker an eight hours day and double his wages.

Even to the Co-operator who has not accepted the teachings of Socialism this question opens up an ample sphere for useful and helpful work. Apart from my own conceptions of the matter as a Socialist, my view as a Co-operator, merely, arouses the hope that the Miners' Eight Hours Day is good for me as I feel that it will be for a great and deserving section of the nation. I pay more for my coal through the Co-operative Society than is accounted for by the monstrous exactions of the landlord and mineral owner. While English coal averages below 8s. per ton (pit price) I am paying 20s. at my door. I know that Lancashire colliers receive, on an average, about 2s. 4d. per ton for hewing and filling and their share of the drawing. While I know also that the colliers' labour is not the only charge upon its production, and that mining entails great risks and heavy outlay apart from wages, I cannot help wondering how much of my 20s. goes to the middleman and the railway company. I get some portion of my 20s. back in dividend, but still there is a huge difference between the collier's 2s. 4d. and my net payment of over 17s. It seems to me that when the Lancashire collier has got his eight hours day there will be somewhere about 9s. of middle profit to pay him with—or that there ought to be. If such a view, which I trust is not exaggerated, does not stimulate practical Co-operators to pay more serious attention to the supply and even the production of coal, Co-operation will have sadly missed its mission.

As a convinced Socialist, I believe that the great problem of life can never be fully answered save by complete State ordered ownership and control of all the wealth-producing factors. But few Socialists believe that Socialism is one lump of something which can be taken down from a shelf and split up amongst the world in one operation. If Socialism rejects the smallest aid or resents the shortest step because they fall short of the ideal it sets up, then is it of all vanities the vainest. Because the Eight

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Hours Act is a step towards the collective control of Labour for the good of all as well as for those whose labour is to be controlled, it bears its hope and its help to the larger issues which lie beyond and to which it leads. No Co-operator need attempt to blink the fact. A resort to the facile expedient of keeping our coal cheap by refusing reasonable betterment to the producer will not expedite the "elimination of the middleman." Whatever inconvenience his progress may inflict upon us we shall not relieve ourselves by seeking to penalise him or ease our minds by blaming him for its incidence. The comical fear which has been expressed that the miner, encouraged by the keen demand for his labour resulting from the shorter day, will take advantage of the occasion by demanding higher wages is not unfounded. He will most assuredly do the best he can for himself. But is not "every man for himself" the very corner stone of the whole competitive edifice? It is not by retarding the progress of the miner that the Co-operator will secure his own position as a consumer, but by going on more resolutely with the work to which his own movement commits him.

Should our coming experiences demonstrate to us that this reform must entail loss and inconvenience or any form of trade deterrent we shall at once realise the necessity of devising remedies. For of all certainties the most certain is that industrial and social betterment by Act of Parliament will not stop here. The State regulation, not merely of hours, but of all the conditions of labour, has become the rule in many of our self-governing colonies, where the awards of the Arbitration Courts are virtually the law of the land as affecting the trades over which their decisions operate. The only reason why other classes of workers have not struck for shorter hours is because there is a growing belief that nothing more worth having can accrue from the strike method. The reason why a concerted and well organised demand for an eight hours day by legislative enactment has not been made is that it has been understood that the present political machinery of the unions is not capable of performing the task of obtaining it. It has not been from any want of desire or any belief that such a demand would be wrongful or unjust. The class of legislation which this measure typifies, and for which it forms a precedent in this country, is that for which we must all be prepared in the future. The success of the miners will afford a powerful incentive to other workers to follow the same course. Broad and enlightened labour politics will be more and more the equipment of political parties and Governments in the future.

"Working men are never satisfied" we shall be told, and well it may be said to be for the working man. If we elect to live

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under competitive conditions we must accept the conditions that competition involves. The working man will not get all he wants, but he will go on fighting and agitating if impelled only by that "vague aspiration for a better social order."

RECAPITULATION.

The scope and intent of the measure is to reduce the working day from "bank to bank," which means counting the time from the winding down of the first man to the winding up of the first man of a shift, or vice versa, to $8\frac{1}{2}$ hours per day for the next five years. At the expiry of that term the maximum working day of eight hours is to be established for all underground workers. The effect, broadly stated, will therefore be as follows:—

Unaffected or slightly affected by first stage: Scotland, Northumberland (hewers only), Durham (hewers only), Yorkshire, Cumberland, and Midlands.

Considerably affected by first stage: Lancashire, South Wales, Monmouth, Forest of Dean, Northumberland, and Durham (datal hands only).

The proportion considerably affected by the first stage will be rather over one-third, counting in the Northumberland and Durham boys and other datal hands. Over 60 per cent. will be practically unaffected. The establishment of the eight hours maximum will but slightly affect Scotland, Northumberland, Durham, and Cumberland, but will affect to the full extent of the second half-hour reduction the whole of the remainder. There is a strong probability, however, that the second stage will not be so serious, because many mine owners declare that it will be best to face the entire change at once. Roughly, the first stage will affect rather over 30 per cent., and the second stage rather less than 70 per cent. of all the underground workers in British coal mines.

Judged by experience and analogies from other industries, the equalising factors preventing diminished production will be:—

1. Better health.
2. Less absenteeism.
3. Increased individual productivity.

The Commission add to these:—

1. By some increase in the efficiency of the labour at present employed, especially in the districts in which the hours are longest.
2. By improvements in the mechanical equipment of many collieries, in the winding and hauling machinery, in the construction of the underground roads, and in some cases the sinking of new shafts, and bringing upcast (ventilating) shafts into use for winding.

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3. By the extension of the use of labour-saving machinery—coal-cutting machines and conveyors.
4. By the extension of the multiple shift system.
5. By the improved conditions and the economic pressure stimulating the existing flow of labour from other areas and industries into the mines.

The "foreign competition" bogey need not be invoked for at least another five years. Germany and the United States are our only possible rivals, and in both those countries the hours are shorter than here, though rather longer than eight hours on an average.

All things considered, there is nothing very terrifying in this project, regarded commercially. That it will be seized upon by coal owners and middlemen to force up prices and impose inconvenience upon consumers is not improbable, and, if that is so, it is clear that the fault will not be the miner's and the remedy will not be to retard his progress. Higher than all else is the thought that this reform marks a stage in political and industrial development that must bring a blessing to a great and useful section of the community. Of all men, the Co-operator has least to fear from its consequences be they as bad as the worst predictions, for he, of all men, holds the surest and most practical antidote.



From Primary School to University.

BY ALBERT MANSBRIDGE.

THE efforts of that ever-increasing band of men and women who work incessantly for social betterment are inspired, to a large extent, by a passionate yearning for the welfare of the children of England, a yearning both of the heart and of the mind, because they long to see the children happy, and because they know that the care of the children is incumbent upon a nation which would see glorious days.

THE WAYS OF THE CHILDREN.

An inadequately restrained industrialism snatches children from quiet, happy ways and forces them to walk amid the perils of the streets; to make bargains for pence in wrangling markets; to toil in never-ceasing factories. Thus they are robbed of joy, of strength, of mental power, in order that those who should protect them, but are not infrequently unable to do so, may add pence to a diminishing store; in order that men may imagine they are piling up gold more rapidly because child labour is so cheap; in order that those interested in affairs may obtain a paper at a halfpenny without the trouble of seeking it; in order that petty articles of purchase may be secured without inconvenience.

Not only are the children robbed by their exploitation in the interests of cheapness, but the nation, too, is robbed. Her riches are her children, and she is rich indeed when they are so cared for as to ensure them becoming strong, resourceful men and women, creators of national power and national wealth. To care for them is the function of the family, extended as far as may be into the outer family of the school.

THE SOLIDARITY OF SOCIETY.

No one part of society can suffer without the whole society suffering also. The misery of the slum affects the happiness of the mansion. This doctrine of solidarity has never been more

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completely realised than to-day. Most people will agree that there is vital connection between the child of the slum and the child of the mansion, that their fates are intermingled, and that you cannot improve the one without improving the other.

The woof and warp of human society make a strange fabric. Sadness is the portion of the master weaver, for in many parts the piece is badly woven; it must be woven anew ere it is worthy of the highest use.

England has been idealised by the poet William Watson as

Mother,
Builder of peoples,
Maker of men.

She will be so, in very truth, when her children are rightly trained to tread their legitimate way through wisely-devised schools.

CHILD LABOUR.

The day has passed when children of under twelve could work in factories, although the early years of the present industrial era saw them working at five and six years of age. But it is still possible for them to work upon sweated goods at home, however tender their years. A powerful local education authority* making its bye-laws felt itself only able to enact that "A child under the age of eleven years shall not be employed." After eleven he or she may lead two lives—that of the child labourer and that of the scholar. In spite of the bye-law it is well known that children commence work much before that age. The problem of the street hawker may be solved by the utilisation of badges, but the problem of the child home-worker is far more elusive. Half time in the factory, pernicious as it is in the long run, compares well with this system of full time school and as much work as can be done outside it.

Of all problems which beset England this is one of the greatest. It *must* be worked out. If the phrase "From Primary School to University" is ever to become rich in meaning (it is extremely poor at present) child labour for wages, direct or indirect, during the years of compulsory attendance at school must be abolished. No educationalist, as such, regards the present period as long enough; it must be extended to sixteen years of age by steady and pre-determined stages.

Such a plan of action may be regarded as idealistic. Many objections arise, but none which are worth regarding if schools are worth establishing. A nation believing in schools does wisely

* London County Council.

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if it makes them efficient; to leave them inefficient is a policy of destruction. . Economic loss can be overcome and even turned into economic gain. This would be the direct result of raising the school age. The menace of unemployment is due in part to the inefficient training of children, and it is at least obvious that the area of adult employment would be extended if child labour were abolished.

POVERTY AND THE SCHOOL.

Legislation has taken place concerning ill-fed school children. If, in addition to the prevention of child labour, it could be secured that every school child be adequately clothed and sufficiently fed, the result would be a great victory on the part of the school against those evil forces to which it has heretofore been compelled to submit. Another kind of poverty, or imagined poverty, forces into our schools many unsuitable, unqualified teachers. These are preferred by some authorities for their cheapness, and for the same reason the pernicious system of impossibly large classes is maintained. The problems which these things indicate can be solved if the people will but begin to work out the meaning of "primary school;" they will soon realise that little else matters if the school is to promote physical and mental development.

THE ATTITUDE OF LABOUR.

Education is the mighty force by which brotherhood will be enthroned. If it does not mean that to the workman it means little enough. Knowledge and learning are to him merely instruments of education, useful in so far as they add in various ways to the joy of the common life. The workman estimates schools not by their curricula but by the characteristics of the children who come from them. He wants to see them increase habits of observation, to turn to well-ordered occupations and away from the petty and often foul things which modern commercialism is anxious to supply. When he sees this he will rest content. As it is he is not content.

THE HIGHWAY OF EDUCATION.

Labour is ready to bear its part, it is ready to work in faith at the construction of a highway of education from primary school to university. That highway must be so broad and free that passage shall be denied to none whose brains and character enable them to tread it and to work in the universities at the head of it, no matter if they have no money and can pay no price.

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Some day the perfect highway will be built. The children will dance and play upon it as they pass—bright, eager, and happy, fearing neither hunger nor cold. Those under five will turn into the nursery schools,* and the elder children to those adapted to appeal to their varying individualities, some doing more hand work than others, but all doing a proportion. Many will leave the school highway at sixteen and labour will welcome them, not thinking them less worthy than, but differently equipped to, those who pass on up to the universities for training in technology or the humanities. Those who leave the schools at sixteen may in later years send representatives to assist the small band of scholars working upon the confines of knowledge by reason of lessons they have learned in industrial life which cannot be learned in the schools, and yet are essential to the highest research.

In the light of this ideal, the examination of past history and present problems may well be pursued, and the strength as well as the weakness of the present connection between primary school and university stand revealed. This ideal will also serve to indicate immediate steps towards the complete national system which is the desideratum of educationalists and workmen alike.

A BRIEF HISTORICAL SURVEY.

The beginnings of school education in England lie hidden in obscurity. After all, school means nothing more nor less than the gathering together of children apart from their homes, to be trained by one member of the community set apart for that purpose. It is the outcome of "division of labour." There is little doubt that the Romans established schools, but no traces remain in England as they do in Rome. Christianity brought with it the idea of schools as essential parts of its monastic and episcopal institutions. Alfred the Great is said to have re-established many of these Christian schools which had fallen into desuetude, in order that "all the youth of England should be well able to read English." He ordained that if a rich man was incapable of learning he should be compelled to send a substitute to school. It is probable that by the youth of England Alfred meant the "noble" youth. He certainly founded a school for the sons of nobles exclusively.

PRIMARY.

Although the primary school as we know it is essentially a nineteenth century development, yet it is held by some authorities

* See Report on the Education of Children under Five. Consultative Committee, Board of Education, 1908.

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that there were elementary schools in the villages as early as the eleventh and twelfth centuries. In such schools the curriculum consisted of one or all of the three "R's." They probably rose and fell according to the needs of the hour. Out of 159 schools existing at the time of the Reformation, of which records still remain, only 22 were elementary schools, 21 were free grammar schools, 93 were fee-paying grammar schools, and 23 were song schools. It may be taken as certain that many schools which may be classified as elementary left no records, that they existed at all times and in all parts, and that they were neither better nor worse than those which stand revealed in the early nineteenth century, when the State, by a system of doles, commenced partially to support them. The initiative which led to such State doles was supplied by sectarian societies. In 1699 the Society for Promoting Christian Knowledge started work, and before fifty years had passed it could claim credit for the development of nearly 2,000 schools. It had no rival until, in 1808, the Royal Lancastrian Institution, later renamed the British and Foreign School Society, was founded to establish non-sectarian schools. As a kind of counterblast to this the National Society for Promoting the Education of the Poor in the Principles of the Established Church was formed in 1811. It took over the school work of the Society for Promoting Christian Knowledge. Through these two societies the first dole (1833) of £20,000 was distributed. Ultimately the granting of doles led to the formation of the Education Department (1839). After much discussion the era of compulsory education was ushered in during the year 1870. Subsequent Acts, notably Free Education (1891), the important and still, in part, debatable Act of 1902, the Provision of Meals Act (1906), and the Education (Administrative Provisions) Act (1907) have tended to make the people of England hope for a great forward movement in primary education.

SECONDARY.

At the time when Dean Colet founded St. Paul's School (1512) there were probably 300 secondary schools in connection with monasteries and guilds or upon independent foundations. Of these last Winchester (1387) and Eton (1440) had been in existence for some time. They were independent of both Church (although in communion with it) and State, in the sense that they were provided out of royal endowment or by private benevolence. Without any appreciable increase in numbers secondary schools (grammar and public) pursued the even tenor of their way, mostly utilised by the rich, but still raising many humble students to

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high power. In the county of Kent there are sixty-seven sources of endowment for these schools, varying from £3. 6s. 8d. to four over £1,000, and one at Tonbridge of £7,000 per annum. The greater and lesser public schools, of which there are 119 in existence, will probably not be increased. The latest foundations are those of Wellington (1859) and Clifton (1862). Such schools are administered in the interests of the sons of the wealthy and perhaps the clever sons of poor gentlemen. The Education Act of 1902 has directly stimulated the foundation and recognition of secondary schools. In 1904-5, 491 were recognised by the Board of Education, in 1906-7 the number had increased to 676. One of the educational benefits conferred by the Act has been the rendering efficient of those grammar schools which had been ambling along, doing their best upon inefficient finance and operating as class-conscious schools of the very worst character.

UNIVERSITY.

The ancient Universities of Oxford and Cambridge arose not, as may have been expected, in a normal process of evolution from the grammar schools, but as the result of an incursion of foreign scholars, aided, most probably, by migrations of English scholars from foreign universities. Thus Oxford probably originated in or about the year 1167 (although later research appears to suggest 1112), when a number of students from the University of Paris settled round the shrine of St. Frideswide. Cambridge in all probability owes its origin to a dispute between the university and town at Oxford in 1209, which resulted in the masters and scholars leaving Oxford for Paris, Reading, and Cambridge. Some years later masters and scholars returned to Oxford (except those who must have remained at Cambridge) in triumph. In 1229 a similar disturbance at Paris caused a great migration of Parisian students to Oxford, which swelled its power and its numbers. One, Walter de Merton, founded the first college, known after him as Merton, in the University at Oxford (1264), and Hugh de Balsham founded St. Peter's College, or Peterhouse, in the University at Cambridge (1281). These, and subsequent colleges, were devised partly for purposes of discipline, but mainly to secure that poor scholars should not be excluded from the university because of lack of food and shelter.

The story of the development of Oxford and Cambridge is full of interest, and even excitement. It is true to say that poor men of humble birth have never been entirely excluded from them, but in the main they have ministered to the social desires of the wealthy. Not that they have ever left the lamp of learning

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untended, but they have tended it all too badly by reason of their not drawing upon the full resources of the nation—the mental ability of *all* classes.

No other universities were founded in England until Durham (1831) and London (1836), but the later nineteenth century witnessed the beginnings of a university movement which has already deposited vital and efficient universities at Liverpool, Manchester, Birmingham, Leeds, Sheffield, and Bristol (charter not yet granted). The nation needs more, and it is not probable that the movement will subside until more have been established.

RELIGION AND EDUCATION.

It is true that English educational institutions, whether primary, secondary, or university, have been constructed under the dominating influence of religion. The present tendency is strongly in the direction of establishing new schools apart from this influence and of detaching the old ones. Education is regarded by many religious people as the outer court of the Temple, which may be frequented by those who do not desire to enter the holy place. Moreover, the general conception of education is so large and lofty as to give to education itself a place among national institutions.

PRIMARY SCHOOLS OF TO-DAY.

After nearly a century of experience in the work of directly aiding education, the State is face to face with a new movement which is forcing forward the claims of the primary school as a purifying and inspiring institution affecting all departments of the national life.

Wilhelm von Humboldt said that "whatever we wish to see introduced into the life of a nation must first be introduced into its schools." It is the consciousness of this great truth which has caused modern reformers to elevate the child in his relationship to the school to the highest plane of English effort for social betterment.

THE POSSIBILITIES OF THE PRIMARY SCHOOL.

In the school all the trained knowledge, all the science of the time, can be focussed upon the future citizen, in a way quite impossible in the families of other than wealthy citizens. Efforts can be made to compensate as far as possible for the injustices which modern economic conditions inflict upon the children of the poor. Even "under fives" can be gently gathered in from slum dwellings

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and street gutters, and made amenable to the humanising influences of careful training, as a preliminary to the time when after five they enter upon the full school course. In the nursery schools recommended by the Consultative Committee of the Board of Education, and realised, at least in part, in some advanced towns, the infants can be brought under the scrutiny of the school doctor, and be saved from those diseases which, thus early, often set their mark upon them. Not of least importance is the work that can be done in turning their baby faces in the direction of purity and truth before the continued influence of vicious environment shall have set them stiffly in an untoward direction.

It is important that the individual abilities of the children should be discovered as early as possible, and developed steadily until the boy or girl is ready and fit to enter industrial life. No school system may be regarded as efficient which is unable to retain its hold upon the scholars until such time as it has accomplished in them a complete work.

The present system of primary schools in England is very vast. There are 19,186* schools, attended by 5,573,553 children, and engaging 165,176 teachers. But the whole system is still unduly, and most certainly unwisely, subject to the ravages of forces which prevent its complete work being achieved.

At the same time it is necessary to recognise that the schools are growing in strength, and that no educationalist need despair. The schoolroom is a quite different place from what it was twenty years ago, but the improvements all tend to reveal the need for still greater reform. The real conflict between the school and the interests outside it has yet to take place.

The religious conflict, although waged around the schools, hardly affects their internal working. No noise of it disturbs the hum of school life. It is hunger and its camp follower, disease, which interfere with the working of the school, and industrialism which prevents its working after lads are thirteen or fourteen years of age. But the long fight has commenced. Acts for the feeding of necessitous children and the medical inspection of school children are on the Statute Book, and child labour is now the concern of local educational authorities.

THE FINANCIAL DIFFICULTY.

The incidence of cost falls unduly upon the local rates. Mr. Mc.Kenna was made to feel the force of this by "influential deputations representing the Counties, County and Municipal

* Statistics of Public Education in England and Wales, 1906-7-8.

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Boroughs, and Urban Districts." He said in the House of Commons on February 12th, 1908:—"It has been borne upon me during my short tenure of office how much local administrators are harassed at every point and turn by the unwillingness of ratepayers in heavily-rated districts to meet the expenses of much-needed educational improvements."

As a matter of fact the present position reveals a contention between three forces, the ratepayer endeavouring to keep the rates down, the Chancellor of the Exchequer fighting for every pound in his coffers, the educationalist trying to force the hands of both of them. It is not to be wondered at that the educationalist turns longingly to the Exchequer and advocates a National Education Rate, but on the present basis of taxation his efforts with the Chancellor will be useless, at any rate for a time. Old-age Pensions need financing, and, besides being excellent, are much more effective from an electioneering point of view than even the most substantial grants to education. There is a strong case for a National Education Rate. The mobility of our population renders the charges not local but national. It is manifestly unjust, in spite of varying methods of assessment, that a poor district like Walthamstow should be rated at 2s. 9d.* in the £, and a slightly better-off contiguous district like Ilford at 1s. 6d., or a town like Gloucester at 1s. 7d. and its next-door fashionable neighbour, Cheltenham, at 6d.; but here again the local feeling is an unknown force until it be roused.

Unsatisfactory finance causes Acts which ought to be compulsory to be made permissive; renders all attempts to secure reduction in the size of classes abortive; tempts education authorities to engage unqualified teachers; and forbids the condemnation of unsatisfactory buildings.

SMALL CLASSES AND THEIR ADVANTAGES.

Part at least of the evil resulting from early entry into industry on the part of pupils would be neutralised if the classes were of reasonable size. As it is teachers are forced to become "mere mechanical manipulators of child life," and unless they have rare spirit must lose that pride in their work which is shared by all those who labour under right conditions. Quantity and output rule in the schools. Quality does not seem to matter. The greater the number of children in a class the cheaper the proportionate cost of keeping them there.

* These figures are taken from Statistics of Public Education in England and Wales, 1905-6-7.

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A census taken in September, 1906, of 30,706 children in 544 classes revealed that—

94.2	per cent.	were in classes exceeding in number	40.
77.5	“	“	50.
48.3	“	“	60.

The experience of a London infants' school teacher, well known as a Co-operator, is not uncommon. During the past year she has taught an average of seventy-two at once, and has frequently taught one hundred. Side by side with this it is well to consider the maximum of thirty infants to one trained teacher recommended by the Consultative Committee. The Board of Education regulations allow sixty children in average attendance to each certificated teacher, which may mean seventy on the roll.

The hope of the future lies in securing a maximum of thirty on the roll. In such classes educational ideals would have free play. Pestolozzi, Herbert, and other pioneers of education would not appear such idealists as they do now to teachers with their massed classes. Moreover, it is not by the cultivation of clever boys that our secondary schools and universities will be manned, but by the intensive cultivation of selected groups. Differentiation in ability is common to all children. Small classes would enable teachers to allow for and work along lines dictated by that differentiation. It is time to recognise that a dull boy is nothing but a departure from the normal. Dulness is often merely a term for inability to assimilate literary education, and the dull boy may be a perfect genius in the manual training centre. The head master of Westminster declared that he had not a dull boy in his school. One certainly puzzled him until he found that the boy had fitted up an excellent telegraphic apparatus in the garden of his house.

CURRICULA.

Greater adaptability in curricula would be the immediate outcome of smaller classes. Professor Sadler, in his report on Secondary Education in Essex, declared the desideratum of the true primary school to be “not the pouring into children's minds of a great deal of information from separate vessels each supposed to contain a different ‘subject,’ but the training of them to work with clear intelligence, concentration of attention, and self-activity at a few things (not by any means the three ‘R’s’ only), during short school hours, in healthy conditions, with plenty of hand work, singing, and physical training, and under the guidance of cultivated teachers who see the connections between one subject and another, and encourage questions in order that the bearing of one thing on another may become plain to the children, and the relation of cause and effect be made clear.”

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This is excellently stated, but it is certain, as, indeed, Professor Sadler points out, that it will not exist until classes are smaller. As the possibility of adequately working a class is realised, so various forms of hand work—natural “projections” of the child—and meditations upon citizenship will become not only easy but inevitable.

SUPPLY OF TEACHERS.

A problem inseparable from that of small classes is the supply of teachers. If finance were forthcoming and classes were reduced it would be impossible to discover teachers. At the end of the year 1905-6 there were 148,137 teachers in employment; of these only 84,274 were certificated, which only allowed one certificated teacher to sixty-three children. Obviously, then, a reduction to thirty in each class implies two certificated teachers to each one now existing. Teachers other than certificated need not be considered; it would be easy to staff the schools as they have been staffed in the past by inefficient persons. But only on rare occasions, even now, is it possible for a totally unsuitable person to secure appointment. An important part then of the whole problem for the future lies in the training of teachers. There is little doubt that the Board of Education recognises this, and aims by its new regulations to draw the supply from the middle and working classes instead of from the working class only, as heretofore.

Although the training of teachers is a secondary and university matter, yet it had better be discussed here. The new order of secondary school has made it possible for the Board to declare in favour of four years' training therein, with bursaries for the whole or part of the time. The teaching ability itself may at present escape examination until actual work as a recognised teacher commences. This is held by many to be a fatal flaw, and one year's practical work, or the equivalent thereof, is demanded. With the system of large classes this argument is intensified because the management of a class is a different matter from teaching, and may be acquired by anyone possessed of a certain superficial smartness. One intention of the Board's regulations is to secure that breadth of view which secondary education should impart, but this is defeated unless no decision regarding teaching as a profession is allowed to be made before the age of sixteen, because prospective teachers tend to become segregated in secondary schools. Special provision is made for them. The advantage of contact with the various types of pupils tends to vanish. No corrective is at present supplied during the training college period, even though the day training colleges be in connection with

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universities and university colleges. Labour demands that "the best intellectual and technical training be provided for the teachers of the children, that each educational district be required to train the number of pupil teachers demanded by local needs, and to establish training colleges preferably in connection with universities or university colleges." It is doubtful what this Trade Union Congress resolution really means, but at any rate it demands the concentration of the educationalist upon the teacher.

At the same time, it may seriously be doubted whether a reasonable portion of our capable children will desire to become elementary teachers whilst the status and emoluments are so low, whilst there is no pension fund, even though ideal conditions of training be devised. Our teachers need to be the flower of the nation. Our children cannot do with the second best. A not uncommon attitude of mind is revealed by the child who "if not clever enough to become a civil servant would become a teacher."

In 1905-6, 32 per cent. of the male certificated assistant teachers received less than £100 per annum, and nearly 59 per cent. less than £120 per annum. Nearly 50 per cent. of the head teachers received less than £150 per annum. A large number of teachers are paid at artisan rates, but as a set-off against permanent employment and holidays they have greater expenses determined for them by the groove of their profession.

The establishment of a minimum wage, the provision of a pension, and security of employment must be granted to teachers before the development of our schools can be pushed ahead.

Properly-trained teachers teaching reasonably-sized classes, in co-operation with the school doctor, would work a revolution in English educational method in a short time.

The impetus would be so great as at once to force pupils on to that educational highway which would be constructed to receive them. The school-leaving age would be raised by predetermined stages to sixteen. Primary and secondary education would be unified in one system, and this not rigid but variable, to the lasting advantage of England. The supply of teachers would become proportioned to the need. The precise order and method of the coming of these reforms it is impossible to indicate, but the abolition of child labour, which Mr. Herbert Samuel might well include in his Bill, and the raising of the school age are probably the most important.

The verve and force given to working lads by their emancipation from early toil will be turned to educational matters. They will realise that they have the root of education in them, and they will go out into the world determined that it shall blossom and

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bear fruit. They will work for the succeeding generation, and will not hesitate to sacrifice themselves for it. They will be men and women who desire wisdom more than money for the nation, and as a result endow it with both.

SECONDARY EDUCATION.

The term secondary school under the Board of Education regulations means "a day or boarding school which offers to each of its scholars a general education of a wider scope and higher grade than that of an elementary school, given through a complete progressive course of instruction continuing up to and beyond the age of sixteen." An attempt has been made to establish Higher Elementary Schools, but its success has been limited, only 34 (not including 22 schools in London which may ultimately be classified as higher elementary) being in existence on August 1st, 1907.

Before examining the present position of secondary schools it will be helpful to ascertain what effect the raising of the school age to sixteen would have on the provision of schools. No enthusiast dares to hope that this reform is imminent, but every educationalist knows that it ought to be. The period from five years to fourteen years is inadequate to educate a child, and fourteen years is too early for him to go to work.

A NEW TYPE OF SCHOOL.

Labour demands through the Trades Union Congress that "technical and secondary education shall be given to every child." The schools are totally unable to accomplish this at present. The demand postulates a new type of school, primary and secondary at the same time, with divided "tops," or a divided upper division which would be open to efficient boys and girls at not less than twelve years of age. Just as a public school has its "modern" and "classical" sides, so the new school would have its industrial and literary sides—not wholly divorced from one another, because there are grounds of education common to both. On no account, as a general practice, should boys be moved from school to school. An important thing in education is the "spirit of the school," and this is best generated when all sorts of boys feel that attachment which only arises when the prospect of another school is alien to their minds. A defect in the present higher elementary school idea is that it tends to draft from the upper standards of elementary schools all those bright boys and girls who may have survived the ravages of child labour, leaving only the dull ones behind.

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NO CLASS DISTINCTIONS.

An important fundamental idea of labour—and, indeed, of all true education—is that in the school of the future there shall be no “class distinctions.”

The demand under consideration certainly implies that there shall be none in schools supported, in however slight a degree, out of public money; and it is perfectly clear that non-State-aided schools, of which Eton is the largest, must fulfil their liabilities to the children of the poor, as in most cases their founders intended. Thus class distinctions would be impossible so far as the administration of the schools is concerned, although they may be expressed by the boys. Yet the public school boy does not trouble about such things. The antecedents of at least a few boys at many schools are not so sweet as of those whose fathers' lives have been spent in wage service. “Whatever its faults,” says a recent writer, “Eton is not snobbish. The duke's son is on the same level with the son of the commoner, and wealth will not purchase the honours which are coveted by all. It is solely by his own merit—by his own powers—that a boy lifts himself above his fellows.” This opinion has been confirmed many times. Eton is the “swell” school of England, yet birth and rank are held in no esteem by boys under her roof—less, indeed, said an old Etonian the other day, than anywhere else in England.

INCREASE IN THE VARIETY OF SCHOLARS.

To the new type of school a far greater variety of scholars would go than now go to the primary school. It is common knowledge that many comparatively poor parents hesitate to use the primary school to-day because they dread the effects upon their children of uncleanness, of large classes (70-100), and unqualified teachers. They know also that their children's individuality will be ignored unless it be of a forceful type, harmonising or antagonising with the will of the teacher. These arguments would in the main disappear, because most certainly in the new schools the doctor (not only to prevent and cure disease but to advise as to development) would be a permanent official; no class would be larger than 30, and the curricula would be devised by each school, on principles laid down by the Board of Education, to meet its own needs.

But these are ideals—true, but not unrealisable, surely. England could do no better thing than realise them. They are conceived by the mind of labour because they are essential to the development of the children. There is a profound unrest among thoughtful

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people, occasioned by signs of mental and physical deterioration amongst our people. Crowding in cities is dangerous for a people to practise. Earning money by the provision of petty things that minister to no human need in the long run helps to devitalise a nation. There is a land hunger because many feel that to till the land is to get into harmony with something real. Over and above this is an education hunger which *must* be satisfied. Satisfy this, and the land hunger, and as you do so new blood will pulsate through the hearts and brains of an England distracted by many problems it imagines itself powerless to solve. It is a tired England.

MAINTENANCE ALLOWANCES.

Among the instruments lying to hand which may assist the realisation of the ideals portrayed the most necessary is maintenance money. The idea of maintenance is no new one in English education. Practically all the chief university and public school scholarships are calculated to include maintenance. Under the Education (Administrative Provisions) Act, 1907, local education authorities have power to grant bursaries to children attending primary schools.* They are, as a matter of fact, intended to assist poor people to keep their children at the higher elementary schools, and are in effect maintenance allowances. Very few, if any, local education authorities have taken steps under the Act for the usual financial reason; at least these have been alleged when Trades Councils have pressed the clause upon them.

Many children are prevented by their parents from proceeding to a better school because not only will the comparatively high wages for adolescent labour (leading to unemployment and occasioning it) be lost, but expenses of clothes, books, &c., must be met, and upon a different scale to that ordinarily regarded as essential in the labourer's home. In many homes an appreciation of education has overcome these difficulties, and men earning less than 30s. a week have been known to keep not one but two boys at school till sixteen. But surely the food of the family must in many such cases, unless there be a garden, tend to fall below subsistence level—surely maintenance allowances ought to be paid when the case is clear. It is far better for the State to regard scholarship as one of its activities, and pay boys for pursuing it, than to have them "played out" at twenty, unemployed, unfit even for the army.

* Colchester has granted bursaries under the Act.

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SCHOLARSHIPS.

Until quite recently scholarships open to the poor were very few, and generally connected with old endowments. Now local education authorities have, in many places, devised the beginnings of comprehensive schemes. For example, a Battersea (London) lad twenty years ago had an opportunity to compete for one of about five scholarships annually given at an endowed school, from which he might compete for one of two scholarships at a grammar school. Such scholarships merely covered school fees. Books and all else had to be paid for.

Nowadays, he would have his chance of securing one of the 2,000 Junior County Scholarships, awarded annually, by means of which he may study to secure one of the 100 Intermediate County Scholarships. All of these give substantial help. He—or his parents, rather—need not be forced to regard the gap between the school and the university as too great for him to cross, because there is always the ultimate prospect of gaining a Senior County Scholarship to add to any exhibition he may secure at a college of university rank.

Examples of possibilities for boys and girls may be taken from the records of almost every education authority in England, and when collated they would seem to be considerable.

There is no authority that has not some story to tell of the services to scholarship, and the high place attained by one or other of those whom it has raised from the primary school.

But even though a volume such as was presented to the House of Commons in 1902 may seem to contain considerable records, and even though schemes like the London scheme may appear comprehensive at first sight, immediately the supply is compared with the need it approximates to vanishing point.

In the race for such facilities as do exist wealthier people's children have the advantage, because they can and do pay teachers to give their children special tuition. Just as the wealthy peer's son can and sometimes does win a foundation scholarship at a public school without anyone being apparently concerned with the fact that the intention of the scholarship is thereby defeated, so the son of the man who is well able to afford the fees wins the scholarship at the secondary school destined for the poor lad, although it must be remembered that poor lads are often unable to take advantage themselves of scholarships without maintenance allowances.

All scholarships awarded under present conditions, whether at primary school, secondary school, or university, ought merely to entitle the winner to apply for financial aid. In this way no

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injustice would be done. If rich boys repeatedly won the scholarships then there would be more with which to help the poor boy when his turn came. No scholarship system could be satisfactory without this, or something that approximates to this, being done.

FREE PLACES IN SECONDARY SCHOOLS.

Immediately State aid became available for secondary schools a new claim for the inclusion of the child of the worker formulated itself. Many of the old secondary schools were in need of much aid, and, indeed, are still struggling to fulfil the Board of Education regulations. Keen critics commenced to scrutinise the grants, and to speak out as soon as there was a basis for saying that the Board were paying more attention to the child of the middle classes than to the child of the worker.

Considerable agitation was raised concerning what was described as the anti-democratic tendency of the secondary schools branch of the Board. This was somewhat allayed when Mr. Mc.Kenna declared in the House of Commons that, as a condition of receiving the grant he then proposed, each secondary school would be compelled to preserve 25 per cent. of its places as free places for children coming from the primary schools.

"These," he said, "must not be confused with scholarships," so implying, and probably meaning, that they should be additional. The regulations, however, allow competitive scholarships to be included. It seems very improbable that the new regulations have advanced working-class education much, or that they will do so without considerable expansion.

At the same time they must be made to advance such education as much as possible. Free places must be carefully preserved until such time as the municipal secondary schools at least are free, in accordance with Mr. Mc.Kenna's expressed hope.

It is quite impossible to find out how the clause is working unless specific schools be taken, and the Co-operative Society or Trades Council should make it its duty to know exactly how the schools in its district stand.

Meanwhile it has been a matter of considerable astonishment to find that scholarships given to the children of members by Co-operative Societies have been claimed by some authorities as "free places" under the regulations, so that some Societies which felt, and rightly felt, that they were doing real educational service by the provision of scholarships were in effect relieving the rates of exactly the amount they paid for their scholars.

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One Society has an excellent scheme, but it has relieved the county of almost half of its responsibility.

Not only have Co-operative scholarships been treated in this way, but also those provided by corporations (not responsible for secondary education) and grammar school trusts (not supporting a school). This is, of course, indefensible; it is, in effect, sharp practice, however unconscious it may have been, and needs only to be exposed to be condemned. Representations have been made to Mr. Runciman, and he can hardly fail to put the matter right.

The new regulations should lay it down that no place shall be counted as "free" under the regulations unless it is provided out of the funds of the school (or the authority providing the school) and the Government grant; that is, the school shall only receive payment for a maximum of 75 per cent. of its places. Some scholarships, it must be remembered, are given to boys from other than primary schools.

Some authorities have contended that the ability of primary school children has not revealed itself as sufficient to justify action in allotting 25 per cent. of the places to them.

In spite of the fact that the brightest lads may not come forward, yet it seems to us that such a statement is a most damaging aspersion upon primary education in the specific districts. It is inconceivable that selected boys and girls at twelve should fail to pass the simple examination for admission to a secondary school. Certainly no children should be admitted until they can pass the prescribed and approved entrance examination, open alike to "free" and "paying" scholars without discrimination. In spite of large classes there is very little reason to doubt that poor primary school children would hold their own with rich (comparatively speaking) primary school children, and with those who have been educated in preparatory schools.

It is interesting to note that the Leicester Society, who have lately granted scholarships, have safeguarded themselves from the danger specified above, and all Co-operative Societies before granting further scholarships are urged to safeguard themselves; all help will be gladly afforded them by the Education Committee of the Co-operative Union.

CURRICULA.

In the present state of secondary education in England no hard and fast lines concerning curricula can be laid down. It is gradually being recognised that primary schools are units as well as portions of a great system. Secondary schools in the past have looked out undisturbed to the professional world and the

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universities. At the present day the Board of Education is a power to be reckoned with. Moreover it has ideas of its own concerning curricula, and there always is danger in a central department, however wise, imposing its will too strongly upon its outlying connections. As secondary schools increase they will necessarily tend to develop "sides," as indicated previously, and it is quite certain that the function of the secondary school in the community is to minister to the needs of organised life by turning out pupils who are equipped to commence work upon even the most difficult lines of action which are normally taken up by adolescents of sixteen or seventeen.

It has not been our purpose to deal with public schools, those which, by reason of adequate endowments, are independent of State aid. They prepare youths mainly for the army and the universities.

Similar schools exist for girls, the most notable being Wycombe Abbey School. No working girls ever secure admission, and it may be said at once that it is easier for a working-class boy to rise than for a working-class girl. It is possible to talk of introducing labouring men to Trinity and to do it, but it seems much more difficult to suggest the introduction of a working woman to Newnham, though it will be a sign of hope when it is done, as some day it surely will.

UNIVERSITIES.

The present roads to Oxford and Cambridge lie almost entirely through preparatory and public schools.

There are many sons of parents who are quite able to pay the expensive fees (at Eton £200 per annum; at Harrow £144 per annum; at Winchester £127 per annum) demanded by public schools, who yet take advantage of the scholarships. Indeed, boys regard the scholarships in the light of prizes, just as the athlete regards the challenge cups. In this they are encouraged by their parents. The public school scholarship does not satisfy them; they win honour for their school by carrying off the "blue ribbon" scholarships at the universities. For this they are specially trained; they go straight along a well-mapped course; all others are handicapped.

It is quite certain that wealthy parents who allow their children to utilise money which was meant to keep the door open for poor scholars are unconsciously defrauding, not the poor, but the national life. They are preventing the development of men who can best serve "Church and State" in and through education.

It is true that a movement has started which brings the position clearly before the rich scholar, and affords him the opportunity

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to forego the emoluments of his scholarship or to return them, but, as indicated previously, nothing really satisfactory will be accomplished until scholarships are declared void of money value, but confer a right to apply for financial assistance. A substantial and notable prize could, of course, be awarded to every winner.

It does not always end with the "blue ribbon" scholarship. A fellowship may be secured, and, as at "All Souls'," £200 a year paid to him for simple willingness, on occasions, to dine well in Hall and be as pleasant company as may be in the common room afterwards. It is said that only one poor man of humble birth has ever been elected to the All Souls' inner circle.

As municipal secondary schools arise, and, indeed, as the scholarship schemes have made possible during the last few years, more and more primary school children will be brought into the competing area for university scholarships, but the fact that most of them are devised consciously with a view to securing the best classical scholars from public schools prevents the chance of the outsider being real. At the same time primary school boys do carry off many of the less important scholarships and exhibitions. These when aided by senior county scholarships or a school-leaving exhibition, provide the scholar with a moderate competence. He really ought to be provided with £120 at least for his annual residence at the university, which lasts about six months. It is not the custom in England, as in America, for university students to undertake occupations during vacations, but there are always opportunities for private coaching which a wide-awake man can usually secure.

THE ATTITUDE OF LABOUR.

The fact that working-class boys become lost to their fathers' friends and to their children has helped to prejudice labour against the universities.

A poor boy who completes a successful university course usually becomes a school teacher, a clergyman, or a journalist. The careers of solicitor or barrister are not open to him because endowment is necessary during the early years of practice. He does not often become a doctor unless he takes a medical course at Edinburgh or Manchester.

Of course, poor lads from other than public schools, when they do get into the stride of things at the 'varsity, make up their handicap and win the highest academical distinction. The case of the Jewish lad who was not even born in this country becoming senior wrangler is fresh in memory.

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But labour as such does not rejoice in their successes, although all those labourers who know the boy may, because so often as a university man he forgets his own people.

This may have been so, but the tendency is getting less marked. The Co-operative scholars during the last few years are keen to associate with and help Co-operators whenever possible.

Besides there are more opportunities for expressing sympathy than in times past. Moreover it is not so easy to be a snob as it was; of course there always will be *some*; and, as Gorgon Graham in his wisdom said, "If you send a fool to college you make him a bigger fool."

Nothing good is lost to the cause of the people by the influence of a university, but that is not enough. It is demanded of a university that she shall impart to her sons and daughters a high and noble view of life expressed in pure devotion to the cause of humanity. By this will labour appraise her as great and true, and not because she has hall marked a large number of graduates with specialised knowledge adapted to the passing needs of civilisation.

THE UNIVERSITY IS, IN MANY WAYS, DEMOCRATIC.

It is well to remember that universities and university colleges are the only educational institutions in England which make it possible for the son of the workman to sit side by side with the son of the peer, each alike unconscious of irrelevant distinctions. It may be said with safety that the humblest born can win the highest distinctions. A statement of the origins of leading men at universities would occasion surprise. It would be seen that, in spite of his limitations, the workman's boy has shown his might in scholarship and his power in administration.

METHODS OF STUDY AND THE INFLUENCE OF LABOUR.

There is much discontent, inside as well as outside the older universities, at the subjects taught and the methods of study. This will probably always be so in a progressive institution, but there is probably more reason for it in the older universities than that tendency would condone. By the misfortunes of their careers both Oxford and Cambridge have been monopolised by the propertied and moneyed classes. Even if this did not induce bias (as it must inevitably have done), yet the university missed that contact with the fundamental forces of society which alone could give it that impetus which would push it to be in the front rank, as it should be, of the schools of the world.

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Labour is a fundamental force, and we are unable to conceive a university doing its complete work unless she draws within herself not merely the physical effects of labour, but the rich mental influence it alone can impart.

It would seem impossible to get the power of labour into universities unless a method be adopted which stands apart from that of progress through the school, but which would stand at the utmost limit of the ideal highway of education—at the point where the scholar working on the confines of knowledge feels the need of all possible co-operation and is keen to see where to find it. He knows that many of those who have laboured for wages have yet kept alight the lamp of learning and have not turned deaf ears to the cause of society, and that in these men there is evolved an intellectual power which is not obscured from those who have eyes to see, and such eyes the worker on the confines of knowledge must have.

OUTPOSTS OF THE UNIVERSITY.

The present educational revival is clearly in and through political consciousness. Men who are afire with the pure spirit of comradeship, who desire to see the slum vanish before the bright garden dwellings as the foul mist before the sun, who desire to see equality of opportunity in the interests of all, realise that they will do their work better if they give enough of their time to enable them to thoroughly understand the manifold complex problems which beset society.

At Rochdale 40 working men and women decided to devote two years to the study of industrial history and two years to the study of economics. The conditions of study devised by them approximated to those obtaining in a honours classroom at Oxford. They pledged themselves to do fortnightly essays, and never to stay away unless ill or unavoidably away from the district.

Oxford granted them a teacher after their own hearts, and they have worked together for a considerable time with results of rare excellence.

The chief difference between an Oxford lecture-room and the Rochdale outpost, is supplied by the intense interest of adults who bring large contributions to the research of the class.

From the class students will go to the university, and it is hoped that no fit student who can so arrange will fail ultimately to secure an opportunity.

At the university they will go either to Ruskin College or to a university college; the conditions of residence in the latter will have to be carefully laid down. The utilisation of the colleges

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and their complete democratisation is really what labour wants, and what many university men of standing desire, too.

These students will not take the degree course, because it is no part of the scheme to prepare them for the professions. They will stop at the university for a period of not less than one academic year, and normally take a diploma course in subjects cognate to those which they have studied in the outpost class.

Industrial history students, for example, would take the diploma course in economics and political science. After their course it is hoped that they will go back to their old interests, and, indeed, it is so arranged that the scholars will be the delegates of their classmates. It is hoped that they will act as an order of workman teachers under full university sanction.

Just as the class is connected with the university through its students, so it is essential that it should be connected through the teacher. It is impossible for anyone to teach unbiassed economics or kindred subjects unless he has sought the truth about things in company with those who have experienced economic pressure. The teacher of an outpost class would have for his fellow-workers (his students are really that) men and women who have been brought up amid unhealthy environment, and who have experienced factory life in and out of employment. The lessons learned with them would *at once* vitalise his teaching in the university, and it is an essential part of the scheme that he should so teach.

Not only is there an outpost at Rochdale, but one at Longton and one at Battersea. Outposts are waiting for teachers at Oldham, Glossop, Chesterfield, Littleboro', and Wrexham, with potential outposts at Swindon, Rushden, &c.

It may be that a big educational movement is pushing itself into the open. If it be so, the construction of the highway will be hastened. It is time for a heart of hope.

The new spirit of the age, comradeship and its concomitant devotion to truth, is at work in universities. Not only the younger men but some of the older are affected by it.

PURELY ACADEMIC PROBLEMS.

It has not been our purpose to deal with merely academic questions, however profoundly they may affect the narrower curricula of the schools. The retention or otherwise of compulsory Greek is still a burning question. Provided that it is not demanded of outpost students, it is not exactly a workman's question. The boy picks it up on his way through the schools.

The problem for workpeople is to exercise their legitimate influence to prevent the universities being used by those who are not fitted to do so. Every man to his tool.

FROM PRIMARY SCHOOL TO UNIVERSITY.

THE TEST FOR ADMISSION.

Just because the colleges were largely endowed so that the poor man should not be excluded, so now the workman demands of the university that she shall do all in her power to make provision for the poor student now. The test for admission should be high and searching; no one should be admitted to examination, if such be retained, until a searching inquiry has been made into intentions and character. Anyone who passed such a test should be admitted; all who failed should be excluded. If by such means only poor students were secured (which is not likely) what matter? Life would become simpler; the army of servants would be dispensed with; comradeship in the pursuit of knowledge would induce harmonious days, now sometimes rendered inharmonious by lack of ability and excess of money. Many have come to grief at the university through having too much money, but few, if any, through having too little. "Of the ruin of the over-supplied I know many cases, but not one case of the ruin of the under-supplied," is the testimony of the head of a large college.

All that the true university cares about is the extension of the bounds of knowledge and the inspiration of national life.

A university faithfully endeavouring to live such a life would not fail to receive help from the State, and from those who know that research work is costly, especially if it be realised, as it is not realised now, that the university is willing to go to as much trouble to secure the brains as she is to conduct the experiments.

In any event the equipment of research laboratories in all subjects must not be one whit behind the equipment of similar laboratories in the universities of the world. Public bodies in England pay £200,000 a year to university education; in Germany they pay over a million; in America just under. There is much for England yet to do.

THE FUNCTION OF UNIVERSITIES.

From the point of view of the citizen, the functions of a modern university may be stated as follows:—

1. To take part in the maintenance of a great highway, running through the schools to herself, and at the same time to do everything in her legitimate power to sweep aside the barriers in the way of the intellectual development of the people erected by the conditions of social life.

FROM PRIMARY SCHOOL TO UNIVERSITY.

2. To develop tutorial classes exterior to the university itself upon lines of intensive study, if possible alongside of public lectures, and leading directly to the university for purposes of diploma (not degree courses), hopeful that the students following this lead will return to their ordinary avocations endowed with high mental power and the sense of human solidarity.
3. To give, in conjunction with citizens, specific attention to the problems concerned with curricula.
4. To extend the principle of admitting workpeople to the government of the university and systematically to invite help and criticism from recognised citizens when their own specific duties and outlook are being dealt with by the teachers.
5. To fearlessly cheapen the cost of living when it is admittedly too expensive, and to take such steps as may be necessary to maintain simplicity of common life within reach of students of small means.

THE IDEAL.

All these things will tend to translate into the life of the universities the glorious ideal which each one of them sets before itself. It will be a "place for the communication and circulation of thought by means of personal intercourse through a wide extent of country." It will be a part of a national university "to which students come from every quarter," and from all sections of society, "for every kind of knowledge." It will operate as the mind of the nation working in harmony with its great heart, the centre and source of power.

CONCLUSION.

The old idea of the "ladder," or even of the "corridor," as a means of connection between primary and university education must give place to the free and large conception of the "highway." No task out of the many tasks lying near to the power of the democracy of England is more urgent than the construction upon a splendid plan of the highway of education. It is a fundamental task.

Those who have already started to work have undertaken their immediate labours full of that inspiration which rises after calm contemplation of the ideal, and which persists through long and weary days.

FROM PRIMARY SCHOOL TO UNIVERSITY.

There is revival in England, but the spirit of it is not yet strong enough to overcome the reluctance of those who guard national and local finance to part with more money or to devise new financial arrangements. Some day England will regard the right conduct of the war with ignorance and evil forces as of equal importance to the right conduct of a war with an opposing nation. Then, and then only, will finance assume its right relationship with education; then, and then only, will the power of England predetermine peace.

The builders of the highway are hindered through lack of funds, but a joyful and adventurous spirit will carry them far, and has, indeed, carried them to a position to-day which is in advance of all previous achievements.

Among other immediate tasks are—

1. The establishment of nursery schools on lines laid down by the Consultative Committee of the Board of Education, in order that children lacking efficient home conditions may be carefully trained in childhood's happy ways and isolated from the dangers to body and mind which infest the streets of many districts in our towns.
2. The extension of the system of medical inspection by the appointment to every school of a doctor whose business it shall be to assist mental and physical development as well as to detect the incipient stages of disease.
3. The gradual reduction of all classes to a maximum of thirty on the roll, in order that the teacher may be in a position to study the individual characteristics of each child, and to assist the development of the child on the only possible lines.
4. The gradual reduction in the number of untrained and unqualified teachers, by methods of training which shall be at once attractive and comprehensive, and by the recognition of the important function of the teacher in the community, as also by the gradual raising of the emoluments and privileges accruing to the exercise of the teaching profession.
5. The gradual raising of the school age to fourteen, and then by definite and predetermined stages to sixteen, accompanied (*a*) by the total prohibition of labour certificates and other devices by which the most capable children are allowed to leave school the earliest; (*b*) by the total abolition of child labour during the years of compulsory attendance.

FROM PRIMARY SCHOOL TO UNIVERSITY.

The raising of the school age to sixteen implies the unification of primary and secondary education, but meanwhile secondary school accommodation is very limited, and it is not possible to hope that such accommodation will be provided free of charge in the near future, but it is certain that the following steps for securing some sort of connection are reasonable and possible :—

1. The 25 per cent. free places in every grant-aided secondary school (see Board of Education regulations) must be carefully conserved for poor children from primary schools, and only allotted, after a qualifying examination, to children whose home circumstances and characters have been carefully inquired into and estimated.
2. The Board of Education regulations governing the provision of free places must be modified to prevent school governors and local education authorities counting as free pupils paid for by funds which exist independently of the school, *e.g.*, grammar school trusts not supporting a school and the educational funds of Co-operative Societies.
3. The opportunity of participating in a maintenance fund must be afforded to every poor child whose prospects of service to the State will be increased by continued education in the secondary school, and the same opportunity should be afforded, if necessary, right through a university course.

The connection between secondary school and university is complex because there are several types of secondary school. Public school men are specially prepared to compete for the chief scholarships, the examinations for which harmonise with the public school curricula.

It is important, if universities are to do their complete work, and if scholarship endowments are to be administered in the interests of the nation, that—

1. The winning of a scholarship, whilst rewarded with the position of scholar and a substantial prize, shall only entitle the successful candidate to a grant from the scholarship funds upon application.
2. The test for admission to a university or college should be high and searching, so as to prevent anyone securing a place therein unless he or she is able to do the work which it is held to be the function of a university to perform. Moreover, the test should be of such a nature as to justify the complete support of poor students who succeeded in passing it.

FROM PRIMARY SCHOOL TO UNIVERSITY.

3. The principle of the direct representation on university governing bodies of important classes in the community should be greatly extended. It is in accordance with this principle that Oxford has admitted seven representatives of labour to share in the administration of its extension work, and in organising those sides of university teaching which particularly concern workpeople.

These reforms are typical. After they have been translated into the common life of the highway England will be nearer the time when, fitted with that power which emanates from carefully trained and developed men and women, she sets a new example to the nations—the example of a brotherhood full and powerful because it is the outcome of wise and careful training received in her schools and intensified in her families.

The “socialisation of brains and character” is the desideratum of all thinking men. It will be the inevitable outcome of a system of schools which allows free movement onwards from primary school to university on the part of all, even the most poverty-stricken of the nation.

There is no other worthy toll but that of brains and character. On the educational highway of our desire money will procure no privileges. It will be as useless to the student as though he lived apart from men.



Co-operative Societies in the United Kingdom.

STATISTICS SHOWING THE POSITION AND PROGRESS OF THE
CO-OPERATIVE MOVEMENT FROM 1862 TO 1906.

THESE tables have been brought up to date on the basis of the Annual Returns by Societies to the Registrar of Friendly Societies, and corrected by the more recent returns to the Co-operative Union.

The tables refer to the United Kingdom, England and Wales, Scotland, and Ireland, and give the comparison between the figures of 1906 and those of ten years ago. We have also inserted below the figures relating to profits devoted to Education.

CO-OPERATION IN THE UNITED KINGDOM DURING 1896 AND 1906.

	1896.		1906.		INCREASE PER CENT.
Societies (making returns) ..No.	2,010	..	2,823	..	40
Members.....No.	1,534,824	..	2,493,981	..	62
Capital (share and loan)	£23,022,371	..	48,318,583	..	110
Sales	£59,951,635	..	102,408,120	..	71
Profits	£ 5,990,023	..	10,293,784	..	72
Profits devoted to Education..£	46,895	..	84,035	..	79

CO-OPERATION IN ENGLAND AND WALES DURING 1896 AND 1906.

	1896.		1906.		INCREASE PER CENT.
Societies (making returns) ..No.	1,554	..	1,979	..	27
Members.....No.	1,264,763	..	2,017,980	..	60
Capital (share and loan)	£18,573,543	..	37,366,729	..	101
Sales	£47,331,384	..	78,015,639	..	65
Profits	£ 4,569,782	..	7,652,244	..	67
Profits devoted to Education..£	40,269	..	70,410	..	75

CO-OPERATION IN SCOTLAND DURING 1896 AND 1906.

	1896.		1906.		INCREASE PER CENT.
Societies (making returns) ..No.	354	..	362	..	2
Members.....No.	260,520	..	400,206	..	54
Capital (share and loan)	£ 4,390,529	..	10,466,948	..	138
Sales	£12,130,468	..	22,175,551	..	83
Profits	£ 1,413,873	..	2,596,974	..	84
Profits devoted to Education..£	6,626	..	13,625	..	106

CO-OPERATION IN IRELAND DURING 1896 AND 1906.

	1896.		1906.		INCREASE PER CENT.
Societies (making returns)	No. 102	..	482	..	
Members.....	No. 9,541	..	75,795	..	
Capital (share and loan)	£ 58,299	..	484,906	..	
Sales	£ 489,783	..	2,216,930	..	
Profits	£ 6,368	..	44,566	..	
Profits devoted to Education.....	£ ..	..	..	..

CO-OPERATIVE SOCIETIES,
TABLE (1).—GENERAL SUMMARY of RETURNS
(Compiled from Official

YEAR.	No. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	a454	768	332	90,341	428,376	54,499	2,393,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,773	216,005
1864	146	110	394	b129,429	684,182	89,122	2,836,606	224,460
1865	101	182	403	b124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	b144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	229,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	141	113	935	330,550	2,969,573	371,541	13,012,120	936,715
1873	226	138	983	387,765	3,581,405	496,890	15,639,714	1,110,658
1874	190	232	1,031	412,733	3,905,093	587,342	16,374,053	1,228,038
1875	117	285	1,170	480,076	4,403,547	849,990	18,499,901	1,429,090
1876	82	177	1,167	508,067	5,141,390	919,772	19,921,054	1,743,980
1877	67	246	1,148	529,081	5,445,449	1,073,275	21,390,447	1,924,551
1878	52	121	1,185	560,993	5,647,443	1,145,717	21,402,219	1,837,060
1879	52	146	1,151	572,621	5,755,522	1,496,343	20,382,772	1,857,790
1880	69	100	1,183	604,063	6,232,093	1,341,290	23,248,314	c1,868,599
1881	66	...	1,240	643,617	6,940,173	1,483,583	24,945,063	1,981,109
1882	67	115	1,288	687,158	7,591,241	1,622,431	27,541,212	2,155,398
1883	55	170	1,291	729,957	7,921,356	1,577,086	29,336,028	2,434,996
1884	78	63	1,400	797,950	8,646,188	1,830,836	30,424,101	2,723,794
1885	84	50	1,441	850,659	9,211,259	1,945,834	31,305,910	2,988,690
1886	83	65	1,486	894,488	9,747,452	2,160,090	32,730,745	3,070,111
1887	87	145	1,516	967,828	10,344,216	2,253,576	34,483,771	3,190,309
1888	100	140	1,592	1,011,258	10,946,219	2,452,887	37,793,903	3,454,974
1889	93	123	1,621	1,071,089	11,687,912	2,923,711	40,674,673	3,734,546
1890	122	159	1,647	1,140,573	12,783,629	3,169,155	43,731,609	4,275,617
1891	117	122	1,684	1,207,511	13,847,705	3,393,394	49,024,171	4,718,532
1892	127	24	1,791	1,284,843	14,647,707	3,773,616	51,060,854	4,743,352
1893	106	59	1,825	1,340,318	15,318,665	3,874,954	51,803,836	4,610,657
1894	113	61	1,930	1,373,004	15,756,064	4,064,681	52,110,800	4,928,838
1895	123	113	1,966	1,430,340	16,749,826	4,581,573	55,100,249	5,389,071
1896	128	134	2,010	1,534,824	18,236,040	4,786,331	59,951,635	5,990,023
1897	126	165	2,065	1,627,135	19,510,007	h9,137,077	64,956,049	6,535,861
1898	182	227	2,130	1,703,008	20,671,110	h9,914,226	68,523,969	6,939,276
1899	152	293	2,183	1,787,576	22,340,533	h11,025,341	73,533,686	7,529,477
1900	117	356	2,174	1,886,252	24,156,310	h12,010,771	81,020,428	8,177,822
1901	153	332	2,239	1,980,441	25,697,099	h13,059,032	85,872,706	8,670,576
1902	253	335	2,466	2,103,264	27,063,405	h14,034,140	89,772,923	9,123,976
1903	225	381	2,523	2,215,873	28,200,869	h13,992,675	93,384,799	9,338,626
1904	202	323	2,664	2,320,116	29,337,392	h14,255,546	96,263,328	9,791,740
1905	175	249	2,745	2,402,354	30,389,065	h15,337,648	98,002,565	9,832,447
1906	166	239	2,823	2,493,981	31,935,848	h16,332,735	102,408,120	10,293,784
Totals....							1,729,450,549	164,299,176

a The Total Number Registered to the end of 1862. b Reduced by 18,278 for 1864, 23,927 for sale Society, and which were included in the returns from the Retail Societies. c Estimated Joint-stock Companies. e The return states this sum to be Investments other than in Trade Share Interest.

UNITED KINGDOM.

for each Year, from 1862 to 1906 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	.....	.....	.....	.....	.....	1862
167,620	.....	.....	.....	.....	.....	1863
163,147	.....	.....	.....	.....	.....	1864
181,766	.....	.....	.....	.....	.....	1865
219,746	.....	.....	.....	.....	.....	1866
255,923	583,539	d494,429	.....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
479,130	1,333,063	318,477	382,846	6,696	93,601	1872
556,540	1,627,402	370,402	449,039	7,107	102,722	1873
594,455	1,781,053	418,301	522,081	7,949	116,829	1874
686,178	2,095,675	667,825	553,454	10,879	241,930	1875
1,279,856	2,664,042	.....	.....	.....	.....	1876
1,381,961	2,648,282	.....	.....	.....	.....	1877
1,494,607	2,609,729	.....	.....	.....	.....	1878
1,537,138	2,857,214	.....	.....	.....	.....	1879
1,429,160	2,880,076	e3,447,347	.....	13,910	.....	1880
.....	3,053,333	.....	.....	13,825	.....	1881
1,690,107	3,452,942	e4,281,264	.....	14,778	.....	1882
1,826,804	3,709,555	e4,497,718	.....	16,788	.....	1883
1,936,485	3,575,836	e4,550,890	.....	19,154	.....	1884
2,082,539	3,729,492	e5,433,120	.....	20,712	.....	1885
1,800,347	4,072,765	e3,858,940	.....	19,378	.....	1886
1,960,374	4,360,836	e4,491,483	.....	21,380	.....	1887
2,045,391	4,556,593	e5,233,859	.....	24,245	.....	1888
2,182,775	4,795,132	e5,833,278	.....	25,455	.....	1889
2,361,319	5,141,750	e6,958,787	.....	27,587	.....	1890
2,621,091	5,838,370	e6,394,867	.....	30,087	.....	1891
2,902,994	6,175,287	e6,952,906	.....	32,753	.....	1892
3,181,818	6,314,715	e7,089,689	.....	32,677	.....	1893
3,267,288	5,905,442	e7,174,736	.....	36,553	.....	1894
3,478,096	6,333,102	e7,880,602	.....	41,491	.....	1895
3,786,063	6,844,018	g13,929,329	.....	46,895	.....	1896
j3,074,420	7,602,211	g14,278,094	.....	50,302	.....	1897
j3,218,102	7,506,686	g15,753,086	.....	52,129	.....	1898
j3,461,508	8,400,099	g17,203,296	.....	56,562	.....	1899
j3,814,209	9,284,663	g18,788,895	.....	65,699	.....	1900
j4,027,696	9,606,317	g20,466,113	.....	68,258	.....	1901
j4,400,990	10,155,918	g21,305,360	.....	73,753	.....	1902
j4,553,463	10,456,634	g22,127,521	.....	77,654	.....	1903
j4,851,469	10,779,803	g22,968,250	.....	79,693	.....	1904
j4,952,745	10,691,518	g24,991,839	.....	81,301	.....	1905
j5,172,483	11,396,293	g26,725,655	.....	84,035	.....	1906

1865, and 30,921 for 1866, being the number of "Individual Members" returned by the Whole-
 on the basis of the returns made to the Central Co-operative Board for 1881. *d* Includes
 Estimated. *g* Investments and other Assets. *h* Loans and other Creditors. *j* Exclusive of

CO-OPERATIVE SOCIETIES,
TABLE (2).—GENERAL SUMMARY of RETURNS
 (Compiled from Official

YEAR.	NO. OF SOCIETIES				Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.			Share.	Loan.		
						£	£	£	£
1862	a454	f68	332	90,941	428,376	54,499		2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738		2,673,778	216,005
1864	146	110	394	b129,429	684,182	89,122		2,836,606	224,460
1865	101	182	403	b124,659	819,367	107,263		3,373,847	279,226
1866	163	240	441	b144,072	1,046,310	118,023		4,462,676	372,307
1867	137	192	577	171,897	1,475,199	136,734		6,001,153	393,578
1868	190	93	673	211,781	1,711,643	177,706		7,122,960	424,420
1869	65	133	754	229,861	1,816,672	179,054		7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029		8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453		9,463,771	666,399
1872	138	104	927	339,986	2,968,758	371,531		12,992,945	935,551
1873	225	135	978	387,301	3,579,962	496,740		15,623,553	1,109,795
1874	128	227	1,026	412,252	3,903,608	586,972		16,358,278	1,227,226
1875	116	283	1,163	479,284	4,793,909	844,620		18,484,382	1,427,365
1876	82	170	1,165	507,857	5,140,219	919,762		19,909,699	1,742,501
1877	66	240	1,144	528,576	5,437,959	1,073,265		21,374,013	1,922,361
1878	52	119	1,181	560,703	5,645,883	1,145,707		21,385,646	1,836,371
1879	51	146	1,145	573,084	5,747,907	1,496,143		20,365,602	1,856,308
1880	67	100	1,177	603,541	6,224,271	1,341,190		23,231,677	c1,866,839
1881	62	..	1,230	642,783	6,937,284	1,483,583		24,926,005	1,979,576
1882	66	113	1,276	685,981	7,581,739	1,622,253		27,509,055	2,153,699
1883	55	165	1,282	728,905	7,912,216	1,576,845		29,303,441	2,432,621
1884	76	57	1,391	896,845	8,696,960	1,830,624		30,392,112	2,722,103
1885	84	47	1,431	849,616	9,202,138	1,945,508		31,273,156	2,986,155
1886	82	62	1,474	893,153	9,738,278	2,159,746		32,684,244	3,067,436
1887	84	140	1,504	966,403	10,333,069	2,252,672		34,437,879	3,187,902
1888	100	130	1,579	1,009,773	10,935,031	2,452,158		37,742,429	3,451,577
1889	89	118	1,608	1,069,396	11,677,286	2,923,506		40,618,060	3,731,966
1890	110	151	1,631	1,138,783	12,776,733	3,168,788		43,667,363	4,273,010
1891	95	108	1,656	1,205,244	13,832,158	3,390,076		48,921,697	4,714,298
1892	118	14	1,753	1,282,103	14,627,570	3,766,737		50,902,681	4,739,771
1893	98	42	1,784	1,336,731	15,297,470	3,567,305		51,577,727	4,606,811
1894	101	43	1,880	1,368,944	15,732,061	4,054,172		51,846,349	4,923,627
1895	78	70	1,895	1,423,632	16,726,623	4,570,116		54,758,400	5,382,862
1896	92	87	1,908	1,525,283	18,197,828	4,766,244		59,461,852	5,983,655
1897	73	99	1,930	1,613,038	19,466,155	h9,031,368		64,362,943	6,529,136
1898	73	98	1,955	1,682,286	20,618,822	h9,837,103		67,869,094	6,931,704
1899	84	116	1,994	1,763,430	22,276,641	h10,928,770		72,743,708	7,516,114
1900	63	98	2,006	1,861,458	24,088,713	h11,905,132		80,124,319	8,163,390
1901	107	30	2,073	1,956,469	25,620,298	h12,947,182		84,941,764	8,653,300
1902	143	32	2,180	2,058,660	26,937,475	h13,831,354		88,420,435	9,108,860
1903	129	46	2,190	2,161,747	28,057,210	h13,754,070		91,921,507	9,321,688
1904	154	28	2,262	2,258,158	29,177,480	h13,978,857		94,733,258	9,772,073
1905	121	36	2,294	2,334,416	30,211,420	h15,049,262		96,114,124	9,795,620
1906	135	26	2,341	2,418,186	31,795,721	h16,037,956		100,191,190	10,249,218
						Totals..		1,714,990,749	164,040,382

a The Total Number Registered to the end of 1862. b Reduced by 18,278 for 1864, 23,927 for Society, and which were included in the returns from the Retail Societies. c Estimated on the Companies. e The return states this sum to be Investments other than in Trade. Estimated.

GREAT BRITAIN.

for each Year, from 1862 to 1906 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	....	....	....	....	....	1862
167,620	....	....	....	....	....	1863
163,147	....	....	....	....	....	1864
181,766	....	....	....	....	....	1865
219,746	....	....	....	....	....	1866
255,923	583,539	d494,429	....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
477,846	1,383,063	318,477	383,946	6,696	93,601	1872
555,766	1,627,402	370,402	449,039	7,107	102,722	1873
593,548	1,781,053	418,301	522,081	7,949	116,829	1874
685,118	2,094,325	667,825	553,454	10,879	241,930	1875
1,279,392	2,664,042	....	....	....	....	1876
1,381,285	2,647,309	....	....	....	....	1877
1,493,842	2,609,729	....	....	....	....	1878
1,536,282	2,857,214	....	....	....	....	1879
1,428,903	2,878,832	e3,429,935	17,407	13,910	....	1880
....	3,051,665	....	....	13,822	....	1881
1,689,223	3,450,481	e4,281,243	....	14,778	....	1882
1,818,880	3,706,978	e4,490,477	....	16,788	....	1883
1,933,297	3,572,226	e4,543,388	....	19,154	....	1884
2,080,427	3,726,756	e5,425,319	....	20,712	....	1885
1,797,696	4,068,831	e3,858,451	....	19,878	....	1886
1,957,873	4,354,857	e4,490,674	....	21,380	....	1887
2,041,566	4,550,743	e5,233,349	....	24,238	....	1888
2,178,961	4,789,170	e5,832,435	....	25,455	....	1889
2,357,647	5,136,580	e6,958,131	....	27,587	....	1890
2,617,200	5,832,573	e6,390,827	....	30,087	....	1891
2,897,117	6,168,947	e6,946,321	....	32,753	....	1892
3,174,460	6,309,624	e7,076,071	....	32,677	....	1893
3,256,156	5,898,804	e7,169,710	....	36,553	....	1894
3,465,905	6,323,781	e7,876,837	....	41,431	....	1895
3,767,651	6,828,943	g13,895,043	....	46,895	....	1896
j3,061,934	7,582,623	g14,246,571	....	50,299	....	1897
j3,201,894	7,490,945	g15,699,161	....	52,118	....	1898
j3,443,627	8,380,722	g17,136,035	....	56,528	....	1899
j3,791,397	9,264,705	g18,714,549	....	65,668	....	1900
j4,002,960	9,577,474	g20,383,660	....	68,211	....	1901
j4,358,590	10,110,723	g21,183,650	....	73,713	....	1902
j4,515,553	10,409,588	g21,989,909	....	77,654	....	1903
j4,808,149	10,729,084	g22,805,618	....	79,691	....	1904
j4,904,571	10,639,740	g24,806,222	....	81,131	....	1905
j5,126,895	11,338,431	g26,509,234	....	84,035	....	1906

1865, and 30,921 for 1866, being the number of "Individual Members" returned by the Wholesale basis of the returns made to the Central Co-operative Board for 1881. *d* Includes Joint-stock *g* Investments and other Assets. *h* Loans and other Creditors. *j* Exclusive of Share Interest.

CO-OPERATIVE SOCIETIES,
TABLE (3).—GENERAL SUMMARY of RETURNS
 (Compiled from Official

YEAR.	No. of SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1862	454	68	332	90,341	428,376	54,499	2,333,523	165,562
1863	51	73	381	111,163	579,902	76,738	2,673,778	216,005
1864	146	110	394	129,429	634,182	89,122	2,836,606	224,460
1865	101	182	403	124,659	819,367	107,263	3,373,847	279,226
1866	163	240	441	144,072	1,046,310	118,023	4,462,676	372,307
1867	137	192	577	171,597	1,475,199	136,734	6,001,153	398,578
1868	190	93	673	211,781	1,711,643	177,706	7,122,360	424,420
1869	65	133	754	223,861	1,816,672	179,054	7,353,363	438,101
1870	67	153	748	248,108	2,035,626	197,029	8,201,685	553,435
1871	56	235	746	262,188	2,305,951	215,453	9,463,771	666,399
1872	113	66	749	301,157	2,786,965	344,509	11,397,225	809,237
1873	186	69	790	340,930	3,344,104	431,808	13,651,127	959,493
1874	113	177	810	357,821	3,653,582	498,052	14,295,762	1,072,139
1875	98	237	926	420,024	4,470,857	742,073	16,206,570	1,250,570
1876	72	113	937	444,547	4,825,642	774,809	17,619,247	1,541,384
1877	58	186	896	461,666	5,092,958	916,955	18,637,788	1,680,370
1878	48	65	963	490,584	5,264,855	965,499	18,719,031	1,583,925
1879	40	106	937	504,117	5,374,179	1,324,970	17,816,037	1,598,156
1880	53	62	953	526,686	5,806,545	1,124,795	20,129,217	1,600,000
1881	50	..	971	552,353	6,431,553	1,205,145	21,276,850	1,657,564
1882	51	82	1,012	593,262	7,058,025	1,233,595	23,607,809	1,814,375
1883	42	158	990	632,871	7,281,448	1,203,764	24,776,980	2,036,826
1884	64	48	1,079	672,780	7,879,686	1,359,007	25,600,250	2,237,210
1885	73	47	1,114	717,019	8,364,367	1,408,941	25,858,065	2,419,615
1886	67	61	1,141	751,117	8,793,068	1,551,989	26,747,174	2,476,651
1887	73	139	1,170	813,537	9,269,422	1,598,420	28,221,988	2,542,884
1888	94	125	1,244	850,020	9,793,852	1,743,890	30,350,048	2,766,131
1889	81	112	1,268	897,841	10,424,169	2,098,100	33,016,341	2,981,543
1890	103	149	1,290	955,393	11,380,210	2,196,364	35,367,102	3,393,991
1891	88	108	1,313	1,008,448	12,253,427	2,260,686	39,617,376	3,781,254
1892	106	12	1,404	1,073,739	12,848,024	2,487,499	40,827,931	3,701,402
1893	92	40	1,432	1,119,210	13,400,837	2,453,723	41,483,346	3,592,856
1894	96	41	1,525	1,139,535	13,668,938	2,520,779	41,731,223	3,841,723
1895	68	69	1,530	1,191,766	14,511,314	2,803,917	44,003,888	4,194,676
1896	88	84	1,554	1,264,763	15,620,803	2,952,740	47,331,384	4,569,782
1897	68	98	1,573	1,336,985	16,654,107	3,059,493	50,693,526	4,989,589
1898	71	96	1,606	1,395,819	17,659,826	3,260,007	53,256,725	5,333,221
1899	75	108	1,645	1,467,158	18,999,477	3,480,518	57,134,066	5,742,523
1900	54	91	1,656	1,547,772	20,514,300	3,504,385	62,923,437	6,208,116
1901	99	23	1,719	1,629,319	21,858,778	3,611,772	66,557,091	6,533,543
1902	134	28	1,824	1,713,548	22,981,436	3,607,079	69,711,342	6,877,301
1903	120	42	1,840	1,800,325	23,792,554	3,657,997	72,296,789	6,984,344
1904	146	28	1,907	1,880,712	24,607,773	3,701,947	73,713,727	7,278,535
1905	111	33	1,937	1,944,427	25,349,840	3,874,248	74,555,412	7,323,093
1906	126	26	1,979	2,017,980	26,627,183	3,910,739	75,015,639	7,652,244
						Totals..	1,391,330,345	128,764,959

a Loans and other Creditors.

ENGLAND AND WALES.

for each Year, from 1862 to 1906 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
127,749	.....	.....	.....	.....	.....	1862
167,620	.....	.....	.....	.....	.....	1863
163,147	.....	.....	.....	.....	.....	1864
181,766	.....	.....	.....	.....	.....	1865
219,746	.....	.....	.....	.....	.....	1866
255,923	583,539	494,429	.....	3,203	32,629	1867
294,451	671,165	137,397	166,398	3,636	33,109	1868
280,116	784,847	117,586	178,367	3,814	38,630	1869
311,910	912,102	126,736	204,876	4,275	52,990	1870
346,415	1,029,446	145,004	262,594	5,097	66,631	1871
419,567	1,219,092	300,712	380,043	6,461	79,292	1872
488,464	1,439,137	337,811	443,724	6,864	83,149	1873
517,445	1,572,264	386,640	510,057	7,486	98,732	1874
598,080	1,852,437	636,400	538,140	10,454	220,011	1875
1,137,053	2,377,380	.....	.....	.....	.....	1876
1,222,664	2,310,041	.....	.....	.....	.....	1877
1,315,364	2,286,795	.....	.....	.....	.....	1878
1,353,832	2,486,704	.....	.....	.....	.....	1879
1,285,875	2,512,039	†3,226,370	.....	13,262	.....	1880
.....	2,585,443	.....	.....	13,314	.....	1881
1,499,633	2,969,957	†3,919,455	.....	14,070	.....	1882
1,606,424	3,160,569	†4,113,995	.....	15,968	.....	1883
1,684,070	2,932,817	†4,118,751	.....	18,062	.....	1884
1,825,717	3,014,534	†4,811,819	.....	19,374	.....	1885
1,525,194	3,323,450	†3,475,319	.....	18,440	.....	1886
1,670,290	3,512,626	†4,112,807	.....	19,707	.....	1887
1,743,833	3,687,394	†4,868,141	.....	22,391	.....	1888
1,849,811	3,856,498	†5,386,444	.....	23,388	.....	1889
1,996,438	4,121,400	†6,407,701	.....	24,919	.....	1890
2,207,143	4,691,801	†5,749,811	.....	27,196	.....	1891
2,420,270	4,947,231	†6,154,426	.....	29,105	.....	1892
2,645,989	5,032,623	†6,234,093	.....	29,151	.....	1893
2,687,388	4,763,953	†6,054,847	.....	32,503	.....	1894
2,881,742	5,108,794	†6,625,724	.....	36,433	.....	1895
3,097,516	5,535,227	†11,303,924	.....	40,269	.....	1896
3,246,953	6,068,803	†11,670,057	.....	42,791	.....	1897
3,249,753	6,017,205	†12,816,168	.....	44,495	.....	1898
3,233,022	6,714,611	†13,998,278	.....	48,214	.....	1899
3,292,995	7,393,378	†15,151,574	.....	53,684	.....	1900
3,174,796	7,660,701	†16,217,514	.....	57,908	.....	1901
3,464,182	8,031,117	†16,688,477	.....	62,817	.....	1902
3,556,921	8,199,925	†17,271,042	.....	64,823	.....	1903
3,772,825	8,389,857	†17,667,614	.....	66,356	.....	1904
3,801,069	8,407,953	†18,870,085	.....	67,849	.....	1905
3,972,756	9,040,833	†20,247,897	.....	70,410	.....	1906

b Exclusive of Share Interest.

† Investments other than in Trade.

‡ Investments and other Assets.

CO-OPERATIVE

TABLE (4).—GENERAL SUMMARY of RETURNS

(Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1872	25	38	178	38,829	181,793	27,022	1,595,120	126,314
1873	39	66	188	46,371	235,858	64,932	1,972,426	150,302
1874	15	50	216	54,431	250,026	88,920	2,062,516	155,087
1875	18	46	237	59,260	323,052	102,547	2,277,812	176,795
1876	10	57	228	63,310	314,577	144,953	2,290,452	201,117
1877	8	54	248	66,910	345,001	156,310	2,676,225	241,991
1878	4	54	218	70,119	381,028	180,208	2,666,565	252,446
1879	11	*40	208	68,967	373,728	171,173	2,549,565	258,152
1880	14	38	224	76,855	417,726	216,395	3,102,460	266,839
1881	12	9	259	90,430	505,731	278,438	3,649,155	322,012
1882	15	31	264	92,719	523,714	323,658	3,901,246	339,324
1883	13	7	292	106,031	630,768	373,081	4,526,461	395,795
1884	12	9	312	124,065	757,274	471,617	4,791,862	484,893
1885	11	..	317	132,597	837,771	536,567	5,415,091	566,540
1886	15	1	333	142,036	945,210	607,757	5,937,070	590,785
1887	11	1	334	152,866	1,063,647	654,252	6,215,891	645,018
1888	5	5	335	159,753	1,141,179	708,268	7,392,381	685,446
1889	8	6	340	171,555	1,253,117	825,406	7,601,719	750,423
1890	7	2	341	183,387	1,396,523	972,424	8,300,261	879,019
1891	7	..	343	196,796	1,578,731	1,129,390	9,304,321	933,044
1892	12	2	349	208,364	1,779,546	1,279,238	10,074,750	1,038,369
1893	6	2	352	217,521	1,896,633	1,413,582	10,094,381	1,013,955
1894	5	2	355	229,409	2,063,123	1,533,393	10,115,126	1,081,304
1895	10	1	365	231,866	2,215,309	1,766,199	10,754,512	1,187,986
1896	4	3	354	260,520	2,577,025	1,813,504	12,130,468	1,413,873
1897	5	1	357	276,053	2,812,048	a2,511,875	13,669,417	1,539,547
1898	2	2	349	282,467	2,958,996	a2,847,096	14,612,369	1,598,483
1899	9	8	349	296,272	3,277,164	a3,068,252	15,609,622	1,773,591
1900	9	7	350	313,686	3,574,413	a3,400,747	17,200,882	1,955,274
1901	8	7	354	327,150	3,761,520	a3,832,410	17,984,673	2,119,757
1902	9	4	356	345,112	3,956,089	a4,224,275	18,709,093	2,231,559
1903	9	4	350	361,422	4,264,656	a4,496,073	19,624,718	2,337,344
1904	8	..	355	377,446	4,569,707	a4,776,910	21,019,531	2,493,538
1905	10	3	357	389,989	4,861,500	a5,175,014	21,556,712	2,472,527
1906	9	..	362	400,206	5,168,538	a5,298,410	22,175,551	2,596,974
					Totals..		323,560,404	35,275,423

* Not stated, but estimated at about 40.

a Loans and other Creditors.

SOCIETIES, SCOTLAND.

for each Year, from 1872 to 1906 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies, and other than Trade.	Joint-stock Companies.			
£	£	£	£	£	£	
58,279	163,971	17,765	2,803	235	14,309	1872
67,302	188,265	32,591	5,315	243	19,573	1873
76,103	208,789	31,661	12,024	463	18,097	1874
87,038	241,888	31,425	15,314	425	21,919	1875
142,339	286,662	....	....	....	....	1876
158,621	337,268	....	....	....	....	1877
178,478	322,934	....	....	....	....	1878
182,450	370,510	....	....	....	....	1879
142,428	366,793	203,565	17,407	648	....	1880
....	466,222	....	....	508	....	1881
190,190	480,524	†361,788	....	708	....	1882
212,456	546,409	†376,482	....	885	....	1883
249,227	639,409	†424,637	....	1,092	....	1884
254,710	682,222	†613,500	....	1,338	....	1885
272,502	745,381	†383,132	....	1,438	....	1886
287,583	842,231	†377,867	....	1,673	....	1887
297,728	863,349	†365,208	....	1,847	....	1888
329,150	932,672	†445,991	....	2,067	....	1889
361,209	1,015,180	†550,430	....	2,668	....	1890
410,057	1,140,772	†641,016	....	2,891	....	1891
476,847	1,221,716	†791,895	....	3,648	....	1892
528,471	1,377,001	†841,978	....	3,526	....	1893
568,768	1,134,851	†1,114,863	....	4,050	....	1894
584,163	1,214,987	†1,251,063	....	5,058	....	1895
670,135	1,293,716	†2,591,119	....	6,626	....	1896
6591,981	1,513,820	†2,576,514	....	7,508	....	1897
6652,141	1,473,740	†2,882,993	....	7,623	....	1898
6710,605	1,666,111	†3,197,757	....	8,314	....	1899
6798,402	1,871,327	†3,562,975	....	11,984	....	1900
6828,164	1,916,773	†4,166,146	....	10,303	....	1901
6894,408	2,079,606	†4,495,173	....	10,896	....	1902
6958,632	2,209,663	†4,718,867	....	12,831	....	1903
61,035,324	2,339,227	†5,138,004	....	13,335	....	1904
61,103,502	2,231,787	†5,936,137	....	13,282	....	1905
61,154,139	2,297,598	†6,261,337	....	13,625	....	1906

† Exclusive of Share Interest. † Investments other than in Trade.
 ‡ Investments and other Assets.

CO-OPERATIVE SOCIETIES,

TABLE (5).—GENERAL SUMMARY of RETURNS

(Compiled from Official

YEAR.	NO. OF SOCIETIES			Number of Members.	CAPITAL AT END OF YEAR.		Sales.	Net Profit.
	Registered in the Year.	Not Making Returns.	Making Returns.		Share.	Loan.		
					£	£	£	£
1874	2	5	5	481	1,485	370	15,775	812
1875	1	2	7	792	9,638	5,370	15,519	1,725
1876	..	7	2	210	1,171	10	11,355	1,479
1877	1	6	4	505	7,490	10	16,434	2,190
1878	..	2	4	290	1,560	10	16,573	1,289
1879	1	..	6	537	7,615	200	17,170	1,482
1880	2	..	6	522	7,822	100	16,637	1,760
1881	4	..	10	834	2,889	....	19,058	1,533
1882	1	2	12	1,177	9,502	178	32,157	1,699
1883	..	5	9	1,052	9,140	241	32,587	2,375
1884	2	6	9	1,105	9,228	212	31,989	1,691
1885	..	3	10	1,043	9,121	326	32,754	2,535
1886	1	3	12	1,335	9,174	344	46,501	2,675
1887	3	5	12	1,425	11,147	904	45,892	2,407
1888	1	10	13	1,485	11,188	729	51,474	3,397
1889	4	5	13	1,693	10,626	205	56,613	2,580
1890	12	8	16	1,793	6,896	367	64,306	2,607
1891	22	14	23	2,267	15,547	3,318	102,474	4,234
1892	9	10	38	2,740	20,137	6,879	158,173	3,531
1893	8	17	41	3,587	21,195	7,649	226,109	3,846
1894	12	18	50	4,060	24,003	10,509	264,451	5,811
1895	45	43	71	6,708	23,203	11,457	341,849	6,209
1896	36	47	102	9,541	38,212	20,087	489,783	6,368
1897	53	66	135	14,097	43,852	a55,709	593,106	6,725
1898	109	129	175	20,812	52,288	a77,123	654,875	7,572
1899	68	182	189	24,146	63,892	a96,571	789,978	13,363
1900	54	258	168	24,794	67,597	a105,639	896,109	14,432
1901	46	302	166	23,972	76,801	a111,850	930,942	17,276
1902	110	303	286	44,604	125,930	a202,786	1,352,488	15,116
1903	96	335	333	54,126	143,659	a238,605	1,463,292	16,938
1904	48	295	402	61,958	159,912	a276,689	1,530,070	19,667
1905	54	213	451	67,933	177,645	a288,386	1,890,441	36,827
1906	31	213	482	75,795	190,127	a294,779	2,216,930	44,566
					Totals..		14,423,864	256,767

a Loans and other Creditors.

IRELAND.

for each Year, from 1874 to 1906 inclusive.

Sources, and Corrected.)

Trade Expenses.	Trade Stock.	CAPITAL INVESTED IN		Profit Devoted to Education.	Amount of Reserve Fund.	YEAR.
		Industrial and Provident Societies.	Joint-stock Companies.			
£	£	£	£	£	£	
907	....	....	....	....	....	1874
1,060	1,350	....	....	....	67	1875
464	....	....	....	....	....	1876
676	973	....	....	....	....	1877
765	....	....	....	....	15	1878
856	....	....	....	45	71	1879
857	1,244	5	....	....	....	1880
1,039	1,668	8	....	3	....	1881
2,284	2,461	*21	....	....	....	1882
1,924	2,577	*7,241	....	....	....	1883
3,188	3,610	*7,502	....	....	....	1884
2,112	2,736	*7,801	....	....	....	1885
2,651	3,934	....	....	....	....	1886
2,501	5,979	*809	....	....	....	1887
3,825	5,850	*510	....	7	....	1888
3,814	5,962	*643	....	....	....	1889
3,672	5,170	*656	....	....	....	1890
3,891	5,797	*4,040	....	....	....	1891
5,877	6,340	*6,585	....	....	....	1892
7,358	5,091	*13,618	....	....	....	1893
11,132	6,638	*5,026	....	....	....	1894
12,131	9,321	*8,765	....	....	....	1895
18,412	15,075	+34,286	....	....	....	1896
b12,486	19,588	+31,523	....	3	....	1897
b16,208	15,741	+53,925	....	11	....	1898
b17,881	19,377	+67,201	....	34	....	1899
b22,812	19,958	+74,346	....	31	....	1900
b24,796	28,843	+82,453	....	47	....	1901
b42,400	45,195	+121,710	....	40	....	1902
b57,910	47,046	+137,612	....	....	....	1903
b43,320	50,719	+162,632	....	2	....	1904
b48,174	51,778	+185,617	....	170	....	1905
b45,588	57,862	+216,421	....	....	....	1906

Exclusive of Share Interest.

* Investments other than in Trade.

+ Investments and other Assets.

SALES OF CIVIL SERVICE SUPPLY STORES.

	Civil Service Supply.	Civil Service (Haymarket).	New Civil Service.
	£	£	£
1871	625,305	....	....
1872	712,399	....	....
1873	819,428	....	....
1874	896,094	....	....
1875	925,332	....	....
1876	983,545	....	....
1877	946,780	....	....
1878	1,384,042	....	....
1879	1,474,923	....	....
1880	1,420,619	514,399	....
1881	1,488,507	520,155	139,367
1882	1,603,670	497,650	....
1883	1,682,655	329,805	149,478
1884	1,691,455	481,560	148,975
1885	1,758,648	468,992	150,948
1886	1,743,306	465,096	150,383
1887	1,732,483	469,456	155,000
1888	1,763,814	473,817	158,028
1889	1,775,500	481,120	158,317
1890	1,789,397	481,352	164,160
1891	1,817,779	475,066	178,761
1892	1,749,384	471,133	168,582
1893	1,675,848	448,171	158,313
1894	1,663,970	439,283	154,541
1895	1,670,849	442,942	149,185
1896	1,707,780	448,129	143,289
1897	1,694,710	437,638	138,836
1898	1,672,520	424,588	127,392
1899	1,741,769	420,471	118,252
1900	1,769,655	423,610	109,297
1901	1,756,199	414,146	98,174
1902	1,746,960	406,761	91,052
1903	1,723,267	393,950	84,414
1904	1,680,666	405,224	....
1905	1,665,511	397,787	....
1906	1,661,639	408,674	....
1907	1,695,488	410,429	....

Above we give the Sales of the Civil Service Supply Stores as distinct from the ordinary distributive societies appearing in the previous tables.

LIST OF PUBLIC ACTS OF PARLIAMENT.

8 EDWARD VII.—A.D. 1908.

The figures before each Act denote the chapter.

1. Consolidated Fund (No. 1).
2. Army (Annual).
3. Prosecution of Offences.
4. Patents and Designs.
5. Police (Superannuation).
6. Public Health.
7. Fatal Accidents (Damages).
8. Post Office Savings Banks.
9. Isle of Man (Customs).
10. Tobacco Growing (Scotland).
11. Wild Birds Protection.
12. Companies.
13. Polling Districts (County Councils).
14. Polling Arrangements (Parliamentary Boroughs).
15. Costs in Criminal Cases.
16. Finance.
17. Cran Measures.
18. Expiring Laws Continuance.
19. Seed Potatoes and Seed Oats Supply (Ireland).
20. University of Durham.
21. Registration.
22. Evicted Tenants (Ireland).
23. Public Works Loans.
24. Summary Jurisdiction (Ireland).
25. Naval Lands (Volunteers).
26. Naval Marriages.
27. Married Women's Property.
28. Agricultural Holdings.
29. Grand Jury (Ireland) Act, 1836, Amendment Act, 1908.
30. Appropriation.
31. Whale Fisheries (Ireland).
32. Friendly Societies.
33. Telegraph (Construction).
34. Bee Pest Preservation (Ireland).
35. Polling Districts and Registration of Voters (Ireland).
36. Small Holdings and Allotments.
37. Coroners (Ireland).
38. Irish Universities.
39. Endowed Schools (Masters).
40. Old Age Pensions.

OLD AGE PENSIONS ACT, 1908.

AN ACT TO PROVIDE FOR OLD AGE PENSIONS. [*1st August, 1908.*]

BE it enacted by the King's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same as follows:—

RIGHT TO RECEIVE OLD AGE PENSIONS.

1.—(1) Every person in whose case the conditions laid down by this Act for the receipt of an old age pension (in this Act referred to as statutory conditions) are fulfilled, shall be entitled to receive such a pension under this Act so long as those conditions continue to be fulfilled, and so long as he is not disqualified under this Act for the receipt of the pension.

(2) An old age pension under this Act shall be at the rate set forth in the schedule to this Act.

(3) The sums required for the payment of old age pensions under this Act shall be paid out of moneys provided by Parliament.

(4) The receipt of an old age pension under this Act shall not deprive the pensioner of any franchise, right, or privilege, or subject him to any disability.

STATUTORY CONDITIONS FOR RECEIPT OF OLD AGE PENSION.

2.—The statutory conditions for the receipt of an old age pension by any person are—

- (1) The person must have attained the age of seventy;
- (2) The person must satisfy the pension authorities that for at least twenty years up to the date of the receipt of any sum on account of a pension he has been a British subject, and has had his residence, as defined by regulations under this Act, in the United Kingdom;
- (3) The person must satisfy the pension authorities that his yearly means as calculated under this Act do not exceed thirty-one pounds ten shillings.

DISQUALIFICATION FOR OLD AGE PENSION.

3.—(1) A person shall be disqualified for receiving or continuing to receive an old age pension under this Act, notwithstanding the fulfilment of the statutory conditions—

- (a) While he is in receipt of any poor relief (other than relief excepted under this provision), and, until the thirty-first day of December, nineteen hundred and ten, unless Parliament otherwise determines, if he has at any time since the first day of January, nineteen hundred and eight, received, or hereafter receives, any such relief; provided that for the purposes of this provision—

(i.) any medical or surgical assistance (including food or comforts) supplied by or on the recommendation of a medical officer; or

OLD AGE PENSIONS ACT, 1908.

(ii.) any relief given to any person by means of the maintenance of any dependant of that person in any lunatic asylum, infirmary, or hospital, or the payment of any expenses of the burial of a dependant; or

(iii.) any relief (other than medical or surgical assistance, or relief hereinbefore specifically exempted) which by law is expressly declared not to be a disqualification for registration as a Parliamentary elector, or a reason for depriving any person of any franchise, right, or privilege;

shall not be considered as poor relief:

- (b) If, before he becomes entitled to a pension, he has habitually failed to work according to his ability, opportunity, and need, for the maintenance or benefit of himself and those legally dependent upon him;

Provided that a person shall not be disqualified under this paragraph if he has continuously for ten years up to attaining the age of sixty, by means of payments to friendly, provident, or other societies, or trade unions, or other approved steps, made such provision against old age, sickness, infirmity, or want or loss of employment as may be recognised as proper provision for the purpose by regulations under this Act, and any such provision, when made by the husband in the case of a married couple living together, shall as respects any right of the wife to a pension, be treated as provision made by the wife as well as by the husband;

- (c) While he is detained in any asylum within the meaning of the Lunacy Act, 1890, or while he is being maintained in any place as a pauper or criminal lunatic;
- (d) During the continuance of any period of disqualification arising or imposed in pursuance of this section in consequence of conviction for an offence.

(2) Where a person has been before the passing of this Act, or is after the passing of this Act, convicted of any offence, and ordered to be imprisoned without the option of a fine or to suffer any greater punishment, he shall be disqualified for receiving or continuing to receive an old age pension under this Act while he is detained in prison in consequence of the order, and for a further period of ten years after the date on which he is released from prison.

(3) Where a person of sixty years of age or upwards having been convicted before any court is liable to have a detention order made against him under the Inebriates Act, 1898, and is not necessarily, by virtue of the provisions of this Act, disqualified for receiving or continuing to receive an old age pension under this Act, the court may, if they think fit, order that the person convicted be so disqualified for such period, not exceeding ten years, as the court direct.

CALCULATION OF MEANS.

4.—(1) In calculating the means of a person for the purpose of this Act account shall be taken of—

- (a) the income which that person may reasonably expect to receive during the succeeding year in cash, excluding any sums receivable on account of an old age pension under this Act, that income, in the absence of other means for ascertaining the income, being taken to be the income actually received during the preceding year;

OLD AGE PENSIONS ACT, 1908.

- (b) the yearly value of any advantage accruing to that person from the use or enjoyment of any property belonging to him which is personally used or enjoyed by him;
- (c) the yearly income which might be expected to be derived from any property belonging to that person which, though capable of investment or profitable use, is not so invested or profitably used by him; and
- (d) the yearly value of any benefit or privilege enjoyed by that person.

(2) In calculating the means of a person being one of a married couple living together in the same house, the means shall not in any case be taken to be a less amount than half the total means of the couple.

(3) If it appears that any person has directly or indirectly deprived himself of any income or property in order to qualify himself for the receipt of an old age pension, or for the receipt of an old age pension at a higher rate than that to which he would otherwise be entitled under this Act, that income, or the yearly value of that property, shall, for the purposes of this section, be taken to be part of the means of that person.

MODE OF PAYING PENSIONS.

5.—(1) An old age pension under this Act, subject to any directions of the Treasury in special cases, shall be paid weekly in advance in such manner and subject to such conditions as to identification or otherwise as the Treasury direct.

(2) A pension shall commence to accrue on the first Friday after the claim for the pension has been allowed, or, in the case of a claim provisionally allowed, on the first Friday after the day on which the claimant becomes entitled to receive the pension.

OLD AGE PENSIONS TO BE INALIENABLE.

6.—Every assignment of or charge on and every agreement to assign or charge an old age pension under this Act shall be void, and, on the bankruptcy of a person entitled to an old age pension, the pension shall not pass to any trustee or other person acting on behalf of the creditors.

DETERMINATION OF CLAIMS AND QUESTIONS.

7.—(1) All claims for old age pensions under this Act and all questions whether the statutory conditions are fulfilled in the case of any person claiming such a pension, or whether those conditions continue to be fulfilled in the case of a person in receipt of such a pension, or whether a person is disqualified for receiving or continuing to receive a pension, shall be considered and determined as follows:—

- (a) Any such claim or question shall stand referred to the local pension committee, and the committee shall (except in the case of a question which has been originated by the pension officer and on which the committee have already received his report), before considering the claim or question, refer it for report and inquiry to the pension officer;
- (b) The pension officer shall inquire into and report upon any claim or question so referred to him, and the local pension committee shall,

OLD AGE PENSIONS ACT, 1908.

on the receipt of the report of the pension officer, and after obtaining from him or from any other source if necessary any further information as to the claim or question, consider the case and give their decision upon the claim or question;

- (c) The pension officer, and any person aggrieved, may appeal to the central pension authority against a decision of the local pension committee allowing or refusing a claim for pension, or determining any question referred to them within the time and in the manner prescribed by regulations under this Act, and any claim or question in respect of which an appeal is so brought shall stand referred to the central pension authority, and shall be considered and determined by them;
 - (d) If any person is aggrieved by the refusal or neglect of a local pension committee to consider a claim for a pension, or to determine any question referred to them, that person may apply in the prescribed manner to the central pension authority, and that authority may, if they consider that the local pension committee have refused or neglected to consider and determine the claim or question within a reasonable time, themselves consider and determine the claim or question in the same manner as on an appeal from the decision of the local pension committee:
- (2) The decision of the local pension committee on any claim or question which is not referred to the central pension authority, and the decision of the central pension authority on any claim or question which is so referred to them, shall be final and conclusive.

LOCAL PENSION COMMITTEE, CENTRAL PENSION AUTHORITY, AND PENSION OFFICERS.

8.—(1) The local pension committee shall be a committee appointed for every borough and urban district, having a population according to the last published census for the time being of twenty thousand or over, and for every county (excluding the area of any such borough or district), by the council of the borough, district, or county.

The persons appointed to be members of a local pension committee need not be members of the council by which they are appointed.

(2) A local pension committee may appoint such and so many sub-committees, consisting either wholly or partly of the members of the committee as the committee think fit, and a local pension committee may delegate, either absolutely or under such conditions as they think fit, to any such sub-committee any powers and duties of the local pension committee under this Act.

(3) The central pension authority shall be the Local Government Board, and the Board may act through such committee, persons, or person appointed by them as they think fit.

(4) Pension officers shall be appointed by the Treasury, and the Treasury may appoint such number of those officers as they think fit to act for such areas as they direct.

(5) Any reference in this Act to pension authorities shall be construed as a reference to the pension officer, the local pension committee, and the central pension authority, or to any one of them, as the case requires.

OLD AGE PENSIONS ACT, 1908.

PENALTY FOR FALSE STATEMENTS, &C., AND REPAYMENT WHERE PENSIONER IS FOUND NOT TO HAVE BEEN ENTITLED TO PENSION.

9.—(1) If for the purpose of obtaining or continuing an old age pension under this Act, either for himself or for any other person, or for the purpose of obtaining or continuing an old age pension under this Act for himself or for any other person at a higher rate than that appropriate to the case, any person knowingly makes any false statement or false representation, he shall be liable on summary conviction to imprisonment for a term not exceeding six months, with hard labour.

(2) If it is found at any time that a person has been in receipt of an old age pension under this Act while the statutory conditions were not fulfilled in his case or while he was disqualified for receiving the pension, he or, in the case of his death, his personal representative, shall be liable to repay to the Treasury any sums paid to him in respect of the pension while the statutory conditions were not fulfilled or while he was disqualified for receiving the pension, and the amount of those sums may be recovered as a debt due to the Crown.

REGULATIONS AND EXPENSES.

10.—(1) The Treasury in conjunction with the Local Government Board and with the Postmaster-General (so far as relates to the Post Office) may make regulations for carrying this Act into effect, and in particular—

- (a) for prescribing the evidence to be required as to the fulfilment of statutory conditions, and for defining the meaning of residence for the purposes of this Act; and
- (b) for prescribing the manner in which claims to pensions may be made, and the procedure to be followed on the consideration and determination of claims and questions to be considered and determined by pension officers and local pension committees or by the central pension authority, and the mode in which any question may be raised as to the continuance, in the case of a pensioner, of the fulfilment of the statutory conditions, and as to the disqualification of a pensioner; and
- (c) as to the number, quorum, term of office, and proceedings generally of the local pension committee and the use by the committee, with or without payment, of any offices of a local authority, and the provision to be made for the immediate payment of any expenses of the committee which are ultimately to be paid by the Treasury.

(2) The regulations shall provide for enabling claimants for pensions to make their claims and obtain information as respects old age pensions under this Act through the Post Office, and for provisionally allowing claims to pensions before the date on which the claimant will become actually entitled to the pension, and for notice being given by registrars of births and deaths to the pension officers or local pension committees of every death of a person over seventy registered by them, in such manner and subject to such conditions as may be laid down by the regulations, and for making the procedure for considering and determining on any claim for a pension or question with respect to an old age pension under this Act as simple as possible.

(3) Every regulation under this Act shall be laid before each House of Parliament forthwith, and, if an address is presented to His Majesty by either

OLD AGE PENSIONS ACT, 1908.

House of Parliament within the next subsequent twenty-one days on which that House has sat next after any such regulation is laid before it, praying that the regulation may be annulled, His Majesty in Council may annul the regulation, and it shall thenceforth be void, but without prejudice to the validity of anything previously done thereunder.

(4) Any expenses incurred by the Treasury in carrying this Act into effect, and the expenses of the Local Government Board and the local pension committees under this Act up to an amount approved by the Treasury, shall be defrayed out of moneys provided by Parliament.

APPLICATION TO SCOTLAND, IRELAND, AND THE SCILLY ISLES.

11.—(1) In the application of this Act to Scotland, the expression “Local Government Board” means the local Government Board for Scotland; the expression “borough” means royal or Parliamentary burgh; the expression “urban district” means police burgh; the population limit for boroughs and urban districts shall not apply; and the expression “Lunacy Act, 1890,” means the Lunacy (Scotland) Acts, 1857 to 1900.

(2) In the application of this Act to Ireland, the expression “Local Government Board” means the Local Government Board for Ireland; ten thousand shall be substituted for twenty thousand as the population limit for boroughs and urban districts; and the expression “asylum within the meaning of the Lunacy Act, 1890,” means a lunatic asylum within the meaning of the Local Government (Ireland) Act, 1898.

(3) In the application of this Act to the Isles of Scilly, those isles shall be deemed to be a county and the council of those isles the council of a county.

COMMENCEMENT AND SHORT TITLE.

12.—(1) A person shall not be entitled to the receipt of an old age pension under this Act until the first day of January, nineteen hundred and nine, and no such pension shall begin to accrue until that day.

(2) This Act may be cited as the Old Age Pensions Act, 1908.

SCHEDULE.

Means of Pensioner.	Rate of Pension per Week.
	s. d.
Where the yearly means of the pensioner as calculated under this Act—	
Do not exceed £21	5 0
Exceed £21, but do not exceed £23. 12s. 6d.....	4 0
Exceed £23. 12s. 6d., but do not exceed £26. 5s.	3 0
Exceed £26. 5s., but do not exceed £28. 17s. 6d.	2 0
Exceed £28. 17s. 6d., but do not exceed £31. 10s.....	1 0
Exceed £31. 10s.....	No pension.

NATIONAL INCOME AND EXPENDITURE.

An Account of the Public Income and Expenditure of the United Kingdom of Great Britain and Ireland in the Year ended March 31, 1908, presented to Parliament pursuant to Act 17 and 18 Vict., c. 94, s. 2.

INCOME.

	£	s.	d.
Customs	32,490,000	0	0
Excise	35,720,000	0	0
Estate, &c., Duties	19,070,000	0	0
Stamps (exclusive of Fee, &c., Stamps)	7,970,000	0	0
Land Tax	730,000	0	0
House Duty	1,960,000	0	0
Property and Income Tax	32,380,000	0	0
Post Office	17,880,000	0	0
Telegraph Service	4,420,000	0	0
Crown Lands (Net)	520,000	0	0
Receipts from Suez Canal Shares and Sundry Loans	1,189,411	11	4
Miscellaneous (including Fee, &c., Stamps)	2,208,278	7	5

Total Income£156,537,689 18 9

EXPENDITURE.

CONSOLIDATED FUND SERVICES.

	£	s.	d.
NATIONAL DEBT SERVICES—			
Inside the Permanent or Fixed Annual Charge.			
Funded Debt—			
Interest	15,773,533	8	10
Terminable Annuities	3,596,991	11	1
Interest on Unfunded Debt	1,584,073	17	11
Management of the Debt	180,107	5	9
New Sinking Fund	8,365,293	16	5
	29,500,000	0	0

OTHER CONSOLIDATED FUND SERVICES—

Civil List	470,000	0	0
Annuities and Pensions	284,379	1	6
Salaries and Allowances	77,764	6	3
Courts of Justice	515,530	17	3
Miscellaneous Services	624,040	5	2
	1,971,714	10	2

Payments to Local Taxation Account, &c. 11,155,379 12 0

SUPPLY SERVICES.

Army	27,114,900	0	0
Ordnance Factories	100	0	0
Navy	31,141,000	0	0
Miscellaneous Civil Services	30,180,000	0	0
Customs and Inland Revenue Departments	3,222,000	0	0
Post Office	17,527,000	0	0
	109,185,000	0	0

Total Expenditure151,812,094 2 2

Excess of Income over Expenditure 4,725,595 16 7

£156,537,689 18 9

CUSTOMS TARIFF OF THE UNITED KINGDOM.

ARTICLES *subject to IMPORT DUTIES in the UNITED KINGDOM, and the DUTY levied upon each ARTICLE, according to the Tariff in operation on the 1st July, 1908.*

ARTICLES.	RATES OF DUTY.		
IMPORTS.			£ s. d.
BEER called Mum, Spruce, or Black Beer, and Berlin White Beer and other preparations, whether fermented or not fermented, of a character similar to Mum, Spruce, or Black Beer, where the worts thereof were, before fermentation, of a specific gravity—			
Not exceeding 1,215°	{ per every 36 galls. }	1	12 0
Exceeding 1,215°	„	1	17 6
BEER of any other description, where the worts thereof were, before fermentation, of a specific gravity of 1,055°.. And so on in proportion for any difference in gravity.			
CARDS, PLAYING	doz. packs.	0	3 9
CHICORY:			
Raw or kiln-dried	per cwt.	0	13 3
Roasted or ground	per lb.	0	0 2
CHLORAL HYDRATE	„	0	1 4
CHLOROFORM	„	0	3 3
COCOA:			
Raw	„	0	0 1
Husks and Shells	per cwt.	0	2 0
Cocoa or Chocolate, ground, prepared, or in any way manufactured	per lb.	0	0 2
Cocoa Butter	„	0	0 1
COFFEE:			
Raw	per cwt.	0	14 0
Kiln-dried, roasted, or ground	per lb.	0	0 2
Coffee and Chicory (or other vegetable substances) roasted and ground, mixed	„	0	0 2
COLLODION	per gallon.	1	6 3
ETHER, Acetic			
Butyric	per lb.	0	1 11
Sulphuric	per gallon.	0	16 5
„	„	1	7 5
ETHYL, Bromide			
„ Chloride	per lb.	0	1 1
„ Iodide	per gallon.	0	16 5
„	„	0	14 3

CUSTOMS TARIFF OF THE UNITED KINGDOM.

ARTICLES.		RATES OF DUTY.		
FRUIT—Dried, or otherwise preserved without Sugar :—			£	s. d.
Currants		per cwt.	0	2 0
Figs and Fig Cake, Plums, commonly called French Plums, and Prunelloes, Plums dried or preserved, not otherwise described, Prunes and Raisins		„	0	7 0
Fruit, liable to duty as such, preserved with Sugar— See Sugar.				
GLUCOSE :—				
Solid		„	0	1 2
Liquid		„	0	0 10
MOLASSES and invert Sugar and all other Sugar and extracts from Sugar which cannot be completely tested by the polariscope and on which duty is not otherwise charged :				
If containing 70 per cent. or more of sweetening matter		per cwt.	0	1 2
If containing less than 70 per cent., and more than 50 per cent. of sweetening matter		„	0	0 10
If containing not more than 50 per cent. of sweetening matter		„	0	0 5
Molasses is free of duty when cleared for use by a licensed distiller in the manufacture of Spirits, or if it is to be used solely for purposes of food for stock.				
SACCHARIN and mixtures containing Saccharin, or other substances of like nature or use		per oz.	0	0 7
SOAP, TRANSPARENT, in the manufacture of which Spirit has been used		per lb.	0	0 3
SPIRITS AND STRONG WATERS :		Imported in Casks.	Imported in Bottles.	
For every gallon, computed at hydrometer proof, of Spirits of any description (except perfumed Spirits), including Naphtha or Methylic Alcohol purified so as to be potable, and mixtures and preparations containing Spirits. Enumerated Spirits :—		£ s. d.	£ s. d.	
Brandy	the proof gallon	0 11 4	0 12 4	
Rum	„ „	0 11 4	0 12 4	
Imitation Rum	„ „	0 11 5	0 12 4	
Geneva	„ „	0 11 5	0 12 4	
Additional in respect of Sugar used in sweetening any of the above tested for strength, if sweetened to such an extent that the Spirit thereby ceases to be an Enumerated Spirit ; the proof gallon		0 0 1	0 0 1	
Unenumerated Spirits :—				
Sweetened	the proof gallon	0 11 6	0 15 6	
(Including Liqueurs, Cordials, Mixtures, and other preparations containing Spirits ; if tested.)				
Not Sweetened	the proof gallon	0 11 5	0 1 5	
(Including Liqueurs, Cordials, Mixtures, and other preparations containing Spirits, provided such Spirits can be shown to be both Unenumerated and not sweetened ; if tested.)				

CUSTOMS TARIFF OF THE UNITED KINGDOM.

ARTICLES.	RATES OF DUTY.	
	Imported in Casks.	Imported in Bottles.
	£ s. d.	£ s. d.
SPIRITS AND STRONG WATERS—<i>continued</i>.		
Liqueurs, Cordials, Mixtures, and other preparations containing Spirits, not sweetened, provided such spirits are not shown to be Unenumerated; if tested. the proof gallon	0 11 5	0 12 5
Liqueurs, Cordials, Mixtures, and other preparations containing Spirits in bottle, entered in such a manner as to indicate that the strength is not to be tested; the liquid gallon	..	0 16 4
Perfumed Spirits	0 18 1	0 19 1
Upon payment of the difference between the Customs Duty on Foreign Spirits and the Excise Duty on British Spirits, Foreign Spirits may be delivered under certain conditions for Methylation or for use in Art or Manufacture, but Foreign Methylic Alcohol may be used in Art or Manufacture without payment of this differential duty.		
SUGAR:		
Tested by the polariscope, of a polarisation exceeding 98°	per cwt.	0 1 10
Of a polarisation not exceeding 76°	"	0 0 10
Intermediate rates of duty are levied on Sugar of a polarisation not exceeding 98°, but exceeding 76°, and special rates on Composite Sugar Articles.		
TEA	per lb.	0 0 5
TOBACCO—Manufactured, viz.:		
Cigars	"	0 6 0
Cavendish or Negro-head	"	0 4 4
Cavendish or Negro-head Manufactured in Bond	"	0 3 10
Other Manufactured Tobacco, viz.:		
Cigarettes	"	0 4 10
Other sorts	"	0 3 10
Snuff containing more than 13lbs. of moisture in every 100lbs. weight thereof	"	0 3 7
Snuff not containing more than 13lbs. of moisture in every 100lbs. weight thereof	"	0 4 4
Unmanufactured, if Stripped or Stemmed:—		
Containing 10lbs. or more of moisture in every 100lbs. weight thereof	"	0 3 0½
Containing less than 10lbs. of moisture in every 100lbs. weight thereof	"	0 3 4½
Unmanufactured, if Unstripped or Unstemmed:—		
Containing 10lbs. or more of moisture in every 100lbs. weight thereof	"	0 3 0
Containing less than 10lbs. of moisture in every 100lbs. weight thereof	"	0 3 4
WINE:—		
Not exceeding 30° of Proof Spirit	per gallon.	0 1 3
Exceeding 30° but not exceeding 42° of Proof Spirit. . .	"	0 3 0
And for every degree or part of a degree beyond the highest above charged, an additional duty	"	0 0 3
Additional:—On Still Wine imported in Bottles	"	0 1 0
On Sparkling Wine imported in Bottles ..	"	0 2 6

INCOME TAX RATES

FROM ITS FIRST IMPOSITION IN 1842 TO THE PRESENT TIME.

From and to April 5th.	Income free under.	On £100 to £150.	On £100 and upw'ds.	Chancellor of the Exchequer.	Premier.
Rate in the £.					
1842 to 1846..	£ 150	—	7d.	Henry Goulburn.	Sir Robert Peel.
1846 " 1852..	Do.	—	7d.	Sir Charles Wood.	Lord John Russell.
1852 " 1853..	Do.	—	7d.	Benjamin Disraeli.	Earl of Derby.
1853 " 1854..	100	5d.	7d.	William E. Gladstone.	Earl of Aberdeen.
1854 " 1855..	Do.	10d.	1s. 2d.	Do.	Do.
1855 " 1857..	Do.	11½d.	1s. 4d.	Sir G. Cornewell Lewis.	Viscount Palmerston.
1857 " 1858..	Do.	5d.	7d.	Do.	Do.
1858 " 1859..	Do.	5d.	5d.	Do.	Do.
1859 " 1860..	Do.	6½d.	9d.	Benjamin Disraeli.	Earl of Derby.
1860 " 1861..	Do.	7d.	10d.	William E. Gladstone.	Viscount Palmerston.
1861 " 1863..	*100	6d.	9d.	Do.	Do.
1863 " 1864..	Do.	7d.		Do.	Do.
1864 " 1865..	Do.	6d.		Do.	Do.
1865 " 1866..	Do.	4d.		Do.	Do.
1866 " 1867..	Do.	4d.		Do.	Earl Russell.
1867 " 1868..	Do.	5d.		Benjamin Disraeli.	Earl of Derby.
1868 " 1869..	Do.	6d.		George Ward Hunt.	Benjamin Disraeli.
1869 " 1870..	Do.	5d.		Robert Lowe.	William E. Gladstone.
1870 " 1871..	Do.	4d.		Do.	Do.
1871 " 1872..	Do.	6d.		Do.	Do.
1872 " 1873..	Do.	4d.		Do.	Do.
1873 " 1874..	Do.	3d.		Do.	Do.
1874 " 1876..	Do.	2d.		Sir Stafford Northcote.	Benjamin Disraeli.
1876 " 1878..	†150	3d.		Do.	Earl of Beaconsfield.
1878 " 1880..	Do.	5d.		Do.	Do.
1880 " 1881..	Do.	6d.		William E. Gladstone.	William E. Gladstone.
1881 " 1882..	Do.	5d.		Do.	Do.
1882 " 1883..	Do.	6½d.		Do.	Do.
1883 " 1884..	Do.	5d.		Hugh C. E. Childers.	Do.
1884 " 1885..	Do.	6d.		Do.	Do.
1885 " 1886..	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1886 " 1887..	{ Do.	8d.		Sir William Harcourt.	William E. Gladstone.
1886 " 1887..	{ Do.	8d.		Lord Rand. Churchill.	Marquis of Salisbury.
1887 " 1888..	Do.	7d.		G. J. Goschen.	Do.
1888 " 1892..	Do.	6d.		Do.	Do.
1892 " 1893..	Do.	6d.		Sir W. Harcourt.	William E. Gladstone.
1893 " 1894..	Do.	7d.		Do.	Do.
1894 " 1895..	†160	8d.		Do.	Earl Rosebery.
1895 " 1898..	Do.	8d.		Sir M. Hicks-Beach.	Marquis of Salisbury.
1898 " 1900..	§Do.	8d.		Do.	Do.
1900 " 1901..	§Do.	1s.		Do.	Do.
1901 " 1902..	§Do.	1s. 2d.		Do.	Do.
1902 " 1903..	{ §Do.	1s. 3d.		Do.	Do.
1902 " 1903..	{ §Do.	1s. 3d.		C. T. Ritchie.	A. J. Balfour.
1903 " 1904..	§Do.	11d.		Do.	Do.
1904 " 1905..	§Do.	1s.		A. Chamberlain.	Do.
1905 " 1906..	§Do.	1s.		Do.	Do.
1906 " 1907..	§Do.	1s.		H. H. Asquith.	Sir H. C'mp'b'll-B'nnerm'n
1907 " 1908..	§Do.	{ On £2,000 & under, 9d.	{ Over £2,000, 1s.	Do.	Do.
1908 " 1909..	§Do.	Do.	Do.	D. Lloyd-George.	H. H. Asquith.

* Differential rate upon scale of incomes abolished. Incomes under £100 are exempt; and incomes of £100 and under £199 per annum have an abatement from the assessment of £60;—thus, £100 pays on £40; £160 upon £100; £199 upon £139; but £200 pays on £200.

† Under £150 exempt; if under £400 the tax is not chargeable upon the first £120.

‡ Under £160 exempt; if under £400 the tax is not chargeable upon the first £160; above £400 and up to £500, an abatement of £100.

§ Exemption may be claimed when the income from all sources does not exceed £160 per annum. Abatement of duty on £160 may be claimed when the income exceeds £160, but does not exceed £400; on £150 when the income exceeds £400, but does not exceed £500; on £120 when the income exceeds £500, but does not exceed £600; and on £70 when the income exceeds £600, but does not exceed £700.

The rate of 9d. does not apply to unearned increment.

AVERAGE PRICE PER £100 of the NEW TWO-AND-A-HALF* PER CENT. CONSOLIDATED STOCK MONTHLY
from MARCH, 1891, to DECEMBER, 1907.

MONTHS.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.
January....	£ 96 $\frac{3}{4}$	£ 95 $\frac{3}{4}$	£ 98 $\frac{1}{8}$	£ 98 $\frac{1}{8}$	£ 104 $\frac{1}{2}$	£ 107	£ 112	£ 112 $\frac{3}{4}$	£ 111	£ 100 $\frac{1}{16}$	£ 96 $\frac{1}{16}$	£ 94	£ 93 $\frac{3}{16}$	£ 87 $\frac{1}{8}$	£ 88 $\frac{3}{8}$	£ 89 $\frac{5}{8}$	£ 86 $\frac{1}{16}$
February ..	97 $\frac{1}{8}$	95 $\frac{3}{4}$	98 $\frac{3}{4}$	99 $\frac{1}{2}$	104 $\frac{3}{8}$	108 $\frac{3}{8}$	112 $\frac{1}{2}$	112 $\frac{5}{8}$	111 $\frac{3}{8}$	101	97 $\frac{3}{8}$	94 $\frac{9}{16}$	92 $\frac{3}{4}$	86 $\frac{1}{8}$	89 $\frac{1}{8}$	90 $\frac{7}{16}$	86 $\frac{7}{8}$
March	97 $\frac{9}{16}$	95 $\frac{3}{4}$	98 $\frac{1}{8}$	99 $\frac{5}{8}$	104 $\frac{1}{2}$	109 $\frac{9}{16}$	111 $\frac{1}{8}$	111 $\frac{1}{4}$	110 $\frac{9}{16}$	101 $\frac{1}{4}$	96 $\frac{5}{16}$	94	91 $\frac{1}{8}$	86	91 $\frac{3}{8}$	90 $\frac{3}{8}$	85 $\frac{5}{8}$
April	96 $\frac{1}{16}$	96 $\frac{5}{16}$	99	100	105 $\frac{1}{8}$	111 $\frac{1}{8}$	112	110 $\frac{1}{4}$	110 $\frac{7}{16}$	100 $\frac{1}{16}$	95 $\frac{1}{16}$	94 $\frac{1}{16}$	91 $\frac{1}{2}$	88	90 $\frac{1}{16}$	90 $\frac{1}{2}$	85 $\frac{1}{16}$
May	95 $\frac{1}{4}$	97 $\frac{1}{2}$	98 $\frac{9}{16}$	100 $\frac{1}{16}$	105 $\frac{1}{8}$	112 $\frac{1}{16}$	113 $\frac{1}{4}$	110 $\frac{1}{8}$	110 $\frac{1}{8}$	101 $\frac{1}{16}$	94 $\frac{1}{8}$	95 $\frac{9}{16}$	92 $\frac{1}{16}$	90 $\frac{1}{16}$	90 $\frac{3}{8}$	89 $\frac{3}{8}$	84 $\frac{1}{4}$
June	95 $\frac{1}{16}$	96 $\frac{3}{4}$	99	101 $\frac{1}{16}$	106 $\frac{1}{2}$	113	112 $\frac{7}{8}$	111 $\frac{1}{16}$	108 $\frac{5}{16}$	101 $\frac{5}{16}$	93 $\frac{9}{16}$	96 $\frac{1}{16}$	91 $\frac{3}{8}$	90 $\frac{1}{4}$	90 $\frac{3}{8}$	88 $\frac{3}{8}$	83 $\frac{1}{4}$
July	95 $\frac{3}{4}$	96 $\frac{1}{4}$	99	101 $\frac{9}{16}$	107 $\frac{1}{16}$	113 $\frac{1}{8}$	112 $\frac{7}{8}$	111 $\frac{1}{2}$	106 $\frac{3}{4}$	98 $\frac{5}{8}$	92 $\frac{1}{16}$	95	92 $\frac{1}{8}$	89 $\frac{5}{16}$	90 $\frac{1}{4}$	87 $\frac{5}{8}$	83 $\frac{1}{2}$
August	96	97 $\frac{1}{8}$	98	102 $\frac{1}{8}$	107 $\frac{7}{16}$	113 $\frac{1}{16}$	112 $\frac{1}{2}$	110 $\frac{3}{8}$	105 $\frac{1}{8}$	98 $\frac{3}{8}$	94 $\frac{1}{4}$	95	90 $\frac{1}{8}$	88	90 $\frac{7}{16}$	87 $\frac{1}{8}$	82 $\frac{3}{32}$
September..	94 $\frac{1}{16}$	97	98 $\frac{3}{4}$	102 $\frac{3}{16}$	107 $\frac{5}{8}$	110 $\frac{1}{4}$	111 $\frac{1}{2}$	109 $\frac{1}{16}$	104 $\frac{5}{8}$	98 $\frac{7}{16}$	93 $\frac{1}{16}$	93	89 $\frac{1}{16}$	88 $\frac{7}{16}$	89 $\frac{1}{8}$	86 $\frac{9}{16}$	82 $\frac{1}{16}$
October	94 $\frac{1}{8}$	97	98 $\frac{1}{16}$	101 $\frac{1}{2}$	107 $\frac{7}{16}$	108 $\frac{1}{8}$	111 $\frac{5}{8}$	109 $\frac{1}{4}$	103 $\frac{5}{8}$	98 $\frac{1}{4}$	92 $\frac{1}{8}$	93 $\frac{1}{16}$	88 $\frac{1}{2}$	88 $\frac{5}{16}$	88 $\frac{9}{16}$	86 $\frac{3}{16}$	82 $\frac{1}{4}$
November ..	95	97 $\frac{1}{4}$	98 $\frac{1}{4}$	102 $\frac{3}{8}$	106 $\frac{3}{8}$	110 $\frac{1}{16}$	112 $\frac{1}{8}$	110 $\frac{1}{16}$	99 $\frac{7}{16}$	98 $\frac{1}{2}$	91 $\frac{3}{8}$	93	88 $\frac{1}{16}$	88 $\frac{1}{4}$	88 $\frac{3}{8}$	86 $\frac{7}{16}$	82 $\frac{1}{16}$
December ..	95 $\frac{1}{4}$	97 $\frac{3}{8}$	98 $\frac{1}{16}$	103 $\frac{1}{8}$	106 $\frac{1}{16}$	111 $\frac{1}{4}$	112 $\frac{3}{4}$	110 $\frac{5}{16}$	100 $\frac{9}{16}$	97 $\frac{3}{8}$	93 $\frac{1}{16}$	92 $\frac{1}{16}$	89 $\frac{9}{16}$	88 $\frac{1}{8}$	89 $\frac{1}{4}$	86 $\frac{1}{4}$	82 $\frac{1}{4}$
Average for the year...)	95 $\frac{3}{8}$	96 $\frac{1}{4}$	98 $\frac{1}{2}$	101 $\frac{1}{16}$	106 $\frac{1}{8}$	110 $\frac{3}{8}$	112 $\frac{3}{8}$	110 $\frac{1}{16}$	106 $\frac{7}{8}$	99 $\frac{3}{8}$	94 $\frac{1}{4}$	94 $\frac{3}{8}$	90 $\frac{3}{8}$	88 $\frac{1}{4}$	89 $\frac{1}{8}$	87 $\frac{5}{8}$	84 $\frac{1}{8}$

* The rate of interest on Consols was reduced from 2 $\frac{1}{2}$ per cent to 2 $\frac{1}{4}$ per cent on April 6th, 1903, and the first dividends at the lower rate became payable on July 5th, 1903.

AVERAGE MINIMUM RATE PER CENT. OF DISCOUNT CHARGED BY THE BANK OF ENGLAND IN EACH MONTH
IN EACH YEAR FROM 1892 TO 1907.

MONTHS.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	MONTHS.
Jan.....	3 $\frac{1}{2}$	2 $\frac{0}{10}$	3	2	2	3 $\frac{1}{2}$	3	3 $\frac{3}{4}$	4 $\frac{1}{8}$	4 $\frac{1}{8}$	3 $\frac{1}{2}$	4	4	3	4	5 $\frac{1}{2}$	Jan.
Feb.....	3	2 $\frac{1}{2}$	2 $\frac{3}{8}$	2	2	3 $\frac{1}{8}$	3	3	4	4 $\frac{7}{16}$	3 $\frac{1}{16}$	4	4	3	4	5	Feb.
March...	3	2 $\frac{1}{2}$	2	2	2	3	3	3	4	4	3	4	4	2 $\frac{63}{100}$	4	5	March.
April....	2 $\frac{1}{2}$	2 $\frac{1}{2}$	2	2	2	2 $\frac{7}{8}$	3 $\frac{1}{8}$	3	4	4	3	4	3 $\frac{1}{10}$	2 $\frac{1}{2}$	3 $\frac{9}{16}$	4 $\frac{9}{16}$	April.
May.....	2	3 $\frac{1}{2}$	2	2	2	2 $\frac{1}{4}$	3 $\frac{1}{8}$	3	3 $\frac{1}{8}$	4	3	3 $\frac{1}{2}$	3	2 $\frac{1}{2}$	3 $\frac{3}{8}$	4	May.
June....	2	3	2	2	2	2	3	3	3 $\frac{3}{16}$	3 $\frac{1}{4}$	3	3 $\frac{1}{4}$	3	2 $\frac{1}{2}$	3 $\frac{5}{8}$	4	June.
July....	2	2 $\frac{1}{2}$	2	2	2	2	2 $\frac{1}{2}$	3 $\frac{5}{16}$	3 $\frac{3}{8}$	3	3	3	3	2 $\frac{1}{2}$	3 $\frac{1}{2}$	4	July.
August..	2	4	2	2	2	2	2 $\frac{1}{2}$	3 $\frac{1}{2}$	4	3	3	3	3	2 $\frac{1}{2}$	3 $\frac{1}{2}$	4 $\frac{9}{32}$	August.
Sept....	2	4 $\frac{1}{4}$	2	2	2 $\frac{7}{16}$	2 $\frac{1}{2}$	2 $\frac{5}{8}$	3 $\frac{1}{2}$	4	3	3	3 $\frac{9}{10}$	3	3	3 $\frac{1}{8}$	4 $\frac{1}{2}$	Sept.
Oct.....	2 $\frac{3}{8}$	3	2	2	3 $\frac{1}{8}$	2 $\frac{5}{8}$	3 $\frac{5}{8}$	4 $\frac{7}{8}$	4	3	3 $\frac{3}{4}$	4	3	4	5 $\frac{11}{16}$	4 $\frac{1}{2}$	October.
Nov.....	3	3	2	2	4	3	4	5	4	4	4	4	3	4	6	6 $\frac{3}{4}$	Nov.
Dec.....	3	3	2	2	4	3	4	6	4	4	4	4	3	4	6	7	Dec.
Average for the year..)	2 $\frac{1}{2}$	3 $\frac{1}{10}$	2 $\frac{1}{2}$	2	2 $\frac{1}{2}$	2 $\frac{5}{8}$	3 $\frac{1}{4}$	3 $\frac{3}{4}$	3 $\frac{1}{8}$	3 $\frac{1}{8}$	3 $\frac{1}{2}$	3 $\frac{3}{4}$	3 $\frac{1}{2}$	3	4 $\frac{1}{16}$	4 $\frac{3}{16}$	{ Average for the year.

DEALINGS WITH LAND.

SCALE OF LAW COSTS ON THE SALE, PURCHASE, OR MORTGAGE OF
REAL PROPERTY, HOUSES, OR LAND.

	For the 1st £1,000.	For the 2nd and 3rd £1,000.	For the 4th and each subsequent £1,000 up to £10,000.	For each subsequent £1,000 up to £100,000.*
	Per £100. £ s. d.	Per £100. £ s. d.	Per £100. £ s. d.	Per £100. £ s. d.
Vendor's solicitor for negotiating a sale of property by private contract	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for conducting a sale of pro- perty by public auction, including the conditions of sale—				
When the property is sold† ...	1 0 0	0 10 0	0 5 0	0 2 6
When the property is not sold, then on the reserve price† ..	0 10 0	0 5 0	0 2 6	0 1 3
Do., do., for deducing title to freehold, copyhold, or leasehold property, and perusing and completing conveyance (including preparation of contract or conditions of sale, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Purchaser's solicitor for negotiating a pur- chase of property by private contract..	1 0 0	1 0 0	0 10 0	0 5 0
Do., do., for investigating title to free- hold, copyhold, or leasehold property, and preparing and completing con- veyance (including perusal and com- pletion of contract, if any)	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagor's solicitor for deducing title to freehold, copyhold, or leasehold property, perusing mortgage, and completing....	1 10 0	1 0 0	0 10 0	0 5 0
Mortgagee's solicitor for negotiating loan	1 0 0	1 0 0	0 5 0	0 2 6
Do., do., for investigating title to freehold, copyhold, or leasehold property, and preparing and completing mortgage ..	1 10 0	1 0 0	0 10 0	0 5 0

Vendor's or mortgagor's solicitor for procuring execution and acknowledg-
ment of deed by a married woman, £2. 10s. extra.

Where the prescribed remuneration would amount to less than £5 the
prescribed remuneration is £5, except on transactions under £100, in which
case the remuneration of the solicitor for the vendor, purchaser, mortgagor,
or mortgagee is £3.

* Every transaction exceeding £100,000 to be charged for as if it were for £100,000.

† A minimum charge of £5 to be made whether a sale is effected or not.

DEALINGS WITH LAND.

Scale of Law Costs as to Leases, or Agreements for Leases, at Rack Rent (other than a Mining Lease, or a Lease for Building Purposes, or Agreement for the same).

LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND COMPLETING
LEASE AND COUNTERPART.

Where the rent does not exceed £100, £7. 10s. per cent. on the rental, but not less in any case than £5.

Where the rent exceeds £100, and does not exceed £500, £7. 10s. in respect of the first £100 of rent, and £2. 10s. in respect of each subsequent £100 of rent.

Where the rent exceeds £500, £7. 10s. in respect of the first £100 of rent, £2. 10s. in respect of each £100 of rent up to £500, and £1 in respect of every subsequent £100.

Lessee's solicitor for perusing draft and completing—one-half of the amount payable to the lessor's solicitor.

Scale of Law Costs as to Conveyances in Fee, or for any other Freehold Estate reserving rent, or Building Leases reserving rent, or other Long Leases not at Rack Rent (except Mining Leases), or Agreements for the same respectively.

VENDOR'S OR LESSOR'S SOLICITOR FOR PREPARING, SETTLING, AND
COMPLETING CONVEYANCE AND DUPLICATE, OR LEASE AND
COUNTERPART.

Amount of Annual Rent.	Amount of Remuneration.
Where it does not exceed £5..	£5.
Where it exceeds £5, and does not exceed £50	The same payment as on a rent of £5, and also 20 per cent. on the excess beyond £5.
Where it exceeds £50, but does not exceed £150	The same payment as on a rent of £50, and 10 per cent. on the excess beyond £50.
Where it exceeds £150	The same payment as on a rent of £150, and 5 per cent. on the excess beyond £150.

Where a varying rent is payable the amount of annual rent is to mean the largest amount of annual rent.

Purchaser's or lessee's solicitor for perusing draft and completing—one-half of the amount payable to the vendor's or lessor's solicitor.

THE DEATH DUTIES.

ESTATE DUTY.

THIS duty, which in the case of persons dying after the 1st August, 1894, takes the place of the old Probate Account and Estate Duties, is now regulated by the Finance Acts, 1894, 1896, 1898, 1900, and 1907.

It is payable on the principal value of all property (save in a few exceptional cases), whether real or personal, settled or not settled, which passes on death.

The rates of duty (which in case of real estate may be paid by instalments) are as follow:—

PRINCIPAL NET VALUE OF ESTATE.				RATE PER CENT.
Above	£100, but not above	£500	.....	1
"	500	"	" 1,000	2
"	1,000	"	" 10,000	3
"	10,000	"	" 25,000	4
"	25,000	"	" 50,000	4½
"	50,000	"	" 75,000	5
"	75,000	"	" 100,000	5½
"	100,000	"	" 150,000	6
"	150,000	"	" 250,000	7
"	250,000	"	" 500,000	8
"	500,000	"	" 750,000	9
"	750,000	"	" 1,000,000	10
"	1,000,000	"	" 1,500,000	{ 1st £1,000,000 10
				{ Remainder 11
"	1,500,000	"	" 2,000,000	{ 1st £1,000,000 10
				{ Remainder 12
"	2,000,000	"	" 2,500,000	{ 1st £1,000,000 10
				{ Remainder 13
"	2,500,000	"	" 3,000,000	{ 1st £1,000,000 10
				{ Remainder 14
"	3,000,000	.....		{ 1st £1,000,000 10
				{ Remainder 15

Where the net value of the estate (real and personal) does not exceed £100, no duty is payable.

THE DEATH DUTIES.

Where the gross value of the estate (real and personal) exceeds £100, but does not exceed £300, the duty is only 30s., and where it exceeds £300, but does not exceed £500, only 50s.

Where the property is settled, an extra duty known as Settlement Estate Duty is in certain cases payable at the rate of 1 per cent.

Debts and funeral expenses are deducted before calculating the duty, except where the gross value of the estate does not exceed £500, and it is desired to pay the fixed duty of 30s. or 50s., as the case may be, instead of the *ad valorem* duty.

LEGACY DUTY.

This duty is regulated by 55 Geo. III., cap. 184, 51 Vict., cap. 8, and the Finance Act, 1894, and is payable in respect of personal estate (including proceeds of sale of real estate) passing on death, either under a will or in case of intestacy.

The rates of duty are as follow:—

DESCRIPTION OF LEGATEE.	RATE OF DUTY.
Children of the deceased and their descendants, or the father or mother or any lineal ancestor of the deceased or the husbands or wives of any such persons	£1 per cent.
Brothers and sisters of the deceased and their descendants, or the husbands or wives of any such persons	£3 "
Brothers and sisters of the father or mother of the deceased and their descendants, or the husbands or wives of any such persons	£5 "
Brothers and sisters of a grandfather or grandmother of the deceased and their descendants, or the husbands or wives of any such persons	£6 "
Any person in any other degree of collateral consanguinity or strangers in blood to the deceased	£10 "

SUCCESSION DUTY.

This duty is regulated by 16 and 17 Vict., cap. 51, 51 Vict., cap. 8, and the Finance Acts, 1894 and 1896, and is payable in respect of real estate (including leaseholds) passing on death, and in certain cases in respect of settled personal estate.

THE DEATH DUTIES.

The rates of duty are as follow:—

DESCRIPTION OF SUCCESSOR.	RATE OF DUTY.
Lineal issue or lineal ancestor of the predecessor, or the husband or wife of any such person.....	£1 per cent.
Brothers and sisters of the predecessor and their descendants, or the husbands or wives of any such persons	£3 "
Brothers and sisters of the father or mother of the predecessor and their descendants, or the husbands or wives of any such persons	£5 "
Brothers and sisters of a grandfather or grandmother of the predecessor and their descendants, or the husbands or wives of any such persons	£6 "
Persons of more remote consanguinity, or strangers in blood..	£10 "

NOTE.—Where the duty under the foregoing tables is at the rate of £1 per cent., an extra duty at the rate of 10s. per cent., and in all other cases an extra duty at the rate of £1. 10s. per cent., is leviable in respect of legacies payable out of or charged on real estate (not including leaseholds) and of successions to real estate (not including leaseholds) on deaths between the 1st July, 1888, and the 2nd August, 1894.

The husband or wife of deceased is exempt from legacy or succession duty.

Legacy duty is payable on the capital value, while succession duty is in certain cases payable on the capital value, and in other cases payable on the value of an annuity equal to the net income of the property, calculated according to the age of the successor.

Where the whole net value of the estate does not exceed £1,000, no legacy, succession, or settlement estate duty is payable.

All pecuniary legacies, residues, or shares of residue, although not of the amount of £20, are subject to duty.

In case of persons dying leaving issue, the estate duty covers all legacy and succession duty which would formerly have been paid by such issue.

In case of persons dying domiciled in the United Kingdom, legacy duty is payable on all movable property wherever situate.

In case of persons dying domiciled abroad, no legacy duty is payable on movable property.

RAILWAY ACCIDENTS.

The following Statement shows the Proportion of Passengers Returned as Killed and Injured from Causes beyond their own Control, in Passenger Journeys, for the Years 1883 to 1907 :—

YEAR.	Number of Passengers Killed and Injured from causes beyond their own control, from Accidents to Trains.		Number of Passenger Journeys (exclusive of Journeys by Season-ticket Holders). †	Proportion returned as Killed and Injured (from causes beyond their own control) to number carried.	
	Killed.	Injured.		Killed.	Injured.
1883.....	11	662	683,718,137	1 in 62,156,194	1 in 1,032,806
1884.....	31	864	694,991,860	1 in 22,419,092	1 in 804,338
1885.....	6	436	697,213,081	1 in 116,202,171	1 in 1,599,112
1886.....	8	615	725,584,390	1 in 90,698,049	1 in 1,179,812
1887.....	25	538	733,670,000	1 in 29,346,800	1 in 1,363,699
1888.....	11	594	742,830,000	1 in 67,530,000	1 in 1,250,555
1889.....	*88	*1,016	775,183,073	1 in 8,808,875	1 in 762,975
1890.....	18	496	817,744,046	1 in 45,430,224	1 in 1,648,677
1891.....	5	875	845,463,668	1 in 169,092,733	1 in 966,244
1892.....	21	601	864,435,388	1 in 41,163,589	1 in 1,438,328
1893.....	17	484	873,177,052	1 in 51,363,356	1 in 1,804,084
1894.....	16	347	911,412,926	1 in 56,963,307	1 in 2,626,550
1895.....	5	399	929,770,909	1 in 185,954,182	1 in 2,330,253
1896.....	5	388	980,339,433	1 in 196,067,887	1 in 2,526,648
1897.....	18	324	1,030,420,201	1 in 57,245,567	1 in 3,180,309
1898.....	25	632	1,062,911,116	1 in 42,516,445	1 in 1,681,821
1899.....	14	693	1,106,691,991	1 in 79,049,428	1 in 1,596,958
1900.....	16	863	1,142,276,686	1 in 71,392,293	1 in 1,323,611
1901.....	—	476	1,172,395,900	....	1 in 2,463,017
1902.....	6	732	1,188,219,269	1 in 198,036,545	1 in 1,623,250
1903.....	25	769	1,195,265,195	1 in 47,810,608	1 in 1,554,311
1904.....	6	534	1,198,773,720	1 in 199,758,000	1 in 2,244,472
1905.....	39	396	1,199,022,102	1 in 30,744,156	1 in 3,027,834
1906.....	58	631	1,240,347,157	1 in 21,385,296	1 in 1,965,685
1907.....	18	534	1,259,401,000	1 in 69,966,722	1 in 2,358,428

* Including 80 killed and 262 injured in a collision near Armagh.

† The number of annual season tickets issued in 1907 was about 716,000.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED.

If the Intestate die, leaving

His representatives take in the proportion following:—

Wife and child, or children	{ One-third to wife, rest to child or children; and if children are dead, then to the representatives (that is, their lineal descendants), except such child or children, not heirs-at-law, who had estate by settlement of intestate, or were advanced by him in his lifetime, equal to other shares.
Wife only, no relations	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to Crown.
Wife, no near relations	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, rest to next-of-kin in equal degree to intestate, or their legal representatives.
No wife or child	{ All to next-of-kin and their legal representatives.
No wife, but child, children, or representatives of them, whether such child or children by one or more wives	{ All to him, her, or them.
Children by two wives	{ Equally to all.
If no child, children, or representatives of them	{ All to next-of-kin in equal degree to intestate.
Child, and grandchild by deceased child	{ Half to child, half to grandchild, who takes by representation.
Husband	{ Whole to him.
Father, and brother or sister	{ Whole to father.
Mother, and brother or sister	{ Whole to them equally.
Wife, mother, brothers, sisters, and nieces (daughters of deceased brother or sister)	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, residue to mother, brothers, sisters, and nieces.
Wife, and father	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, and half to father.
Wife, brothers or sisters, and mother	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, half to brothers or sisters and mother.
Mother, but no wife, child, father, brother, sister, nephew, or niece	{ The whole to mother.
Wife, and mother	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, half to mother.

RULES BY WHICH THE PERSONAL ESTATES OF PERSONS DYING INTESTATE ARE DISTRIBUTED—continued.

If the Intestate die, leaving

His representatives take in the proportion following:—

Brother or sister of whole blood, and brother or sister of half blood...	Equally to both.
Posthumous brother or sister, and mother	Equally to both.
Posthumous brother or sister, and brother or sister born in lifetime of father	Equally to both.
Father's father and mother's mother	Equally to both.
Uncle or aunt's children, and brother or sister's grandchildren	Equally to all.
Grandmother uncle, or aunt	All to grandmother.
Two aunts, nephew and niece	Equally to all.
Uncle, and deceased uncle's child	All to uncle.
Uncle by mother's side, and deceased uncle or aunt's child	All to uncle.
Nephew by brother, and nephew by half-sister	Equally <i>per capita</i> .*
Nephew by deceased brother, and nephews and nieces by deceased sister	Each in equal shares <i>per capita</i> , and not <i>per stirpes</i> .
Brother, and grandfather	Whole to brother.
Brother's grandson, and brother or sister's daughter	All to brother or sister's daughter.
Brother, and two aunts	All to brother.
Brother, and wife	{ Up to £500, all to wife; all above the first £500, in each case, half to brother, half to wife.
Wife, mother, and children of a deceased brother (or sister)	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, a fourth to mother, and a fourth <i>per stirpes</i> to deceased brother's or sister's children.
Wife, brother, or sister, and children of a deceased brother or sister	{ Up to £500, all to wife; all above the first £500, in each case, half to wife, one-fourth to brother or sister, one-fourth to deceased brother's or sister's children <i>per stirpes</i> .
Brother or sister, and children of a deceased brother or sister	{ Half to brother or sister, half to children of deceased brother or sister <i>per stirpes</i> .
Grandfather, no nearer relation	All to grandfather.

* That is, taking individually, and not by representation. Thus, if A die, leaving three brothers or sisters, they each take an equal part of his effects in his or her own right. But if either of them die, leaving children, his children would take his share *per stirpes*, that is *through him*, and not in their own rights.

By the Act 19 and 20 Vict., cap. 94, all special local customs relating to the estates of intestates are abolished so far as they affect personal property.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESATE.

If a person die, leaving

His movable estate is divided in the following proportions:—

Wife.....	Half to wife, other half to deceased's next-of-kin.
Wife and child, or children	{ One-third to wife, remaining two-thirds to child, or among children equally.
Wife and children, and issue of predeceasing children	{ One-third to wife, one-third to children equally, and the remaining third between the children and the issue of the predeceasing children—the children taking <i>per capita</i> , the latter <i>per stirpes</i> .*
Wife and grandchildren.....	Half to wife, and half to grandchildren equally among them.
Wife, and his children by former marriages.....	One-third to wife, two-thirds to children equally.
Wife, and her children by last and prior marriages.....	One-third to wife, remaining two-thirds to <i>deceased's</i> children.
Children	Whole to children.
Children, and issue of predeceasing children	{ Half to children, remaining half between children <i>per capita</i> , and issue <i>per stirpes</i> .
Grandchildren	Equally to all.
Children by two or more marriages	Equally to all.
Father	Whole to father.
Mother	One-third to mother, other two-thirds to next-of-kin.

* *Per capita*, i.e., by the head; *per stirpes* (by descent), i.e., through their parent and not in their own right. Where property divides *per capita*, it is divided into as many shares as there are children; where *per stirpes*, the share which would have fallen to the predeceasing parent if alive is divided equally among his children.

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—*continued.*

His movable estate is divided in the following proportions:—

If a person die, leaving

Father and mother.....	Whole to father.
Father and mother, and brothers and sisters.....	Half to father, half to brothers and sisters equally.
Mother, and brothers and sisters.....	One-third to mother, remaining two-thirds to brothers and sisters.
Father, mother, brothers, or sisters, and issue of deceased brothers {	Half to father, half to brothers and sisters <i>per capita</i> , and issue
or sisters	<i>per stirpes.</i>
Mother, brothers, or sisters, and issue of deceased brothers or sisters..	One-third to mother, remaining two-thirds as in last example.
Father and mother, and their grandchildren	Half to father, other half to grandchildren equally.
Mother, and her grandchildren	One-third to mother, other two-thirds to grandchildren equally.
Father, mother, children, and grandchildren of deceased brothers {	Half to father, other half between children <i>per capita</i> , and
or sisters	grandchildren <i>per stirpes.</i>
Mother, children, and grandchildren of deceased brothers or {	One-third to mother, other two-thirds among children <i>per</i>
sisters	<i>capita</i> , and grandchildren <i>per stirpes.</i>
Brothers or sisters	Equally among them.
Brothers or sisters, and nephews or nieces.....	Brothers or sisters <i>per capita</i> , nephews or nieces <i>per stirpes.</i>
Nephews or nieces	Equally.
Grandnephews or nieces	Equally.
Brothers or sisters of full blood, and brothers or sisters of half-blood..	Whole to brothers and sisters of full blood.
Brothers or sisters consanguinean (that is, by same father but not {	
same mother) and brothers or sisters uterine (that is, by same {	Whole to brothers and sisters consanguinean.
mother but not by same father)	

RULES OF DIVISION, ACCORDING TO THE LAW OF SCOTLAND, OF THE MOVABLE ESTATE OF A PERSON WHO HAS DIED INTESTATE—continued.

If a person die, leaving

His movable estate is divided in the following proportions:—

Brothers or sisters consanguinean, and uncles or aunts	Whole to brothers and sisters.
Brothers and sisters uterine, and uncles or aunts	Half to brothers and sisters, other half to uncles and aunts.
Father, mother, and uncles and aunts	Whole to father.
Father, and cousins of full blood	Whole to father.
Mother, and uncles or aunts	One-third to mother, two-thirds to uncles and aunts.
Mother, and cousins of full blood	One-third to mother, two-thirds to cousins equally.
Grandfather, and uncles and aunts	Whole to uncles and aunts.
Grandfather, grandmother, and mother	One-third to mother, two-thirds to grandfather.

Where a wife dies, survived by

Her movable estate is divided in the following proportions:—

Husband	Half to husband, other half to next-of-kin.
Husband and children	One-third to husband, rest to children.
Children only	Whole to children.
Children, and issue of deceased children	{ Half to children, other half among children <i>per capita</i> , and issue <i>per stirpes</i> .
Children by two or more marriages	Equally to all.

Illegitimate children do not succeed to their father and mother, when the latter leave no will in their favour. When an illegitimate child dies without a will, and leaves neither wife nor children, his estate falls to the Crown.

EXPECTATION OF LIFE.

EXPECTATION OF LIFE TABLES were constructed by the late Dr. Farr, of the General Register Office, and were calculated on the death-rates of 1838-54; but since that time very important changes have occurred in the death-rates at different ages; and, consequently, new tables have been constructed by Dr. W. Ogle, who succeeded Dr. Farr, on the basis of the death-rates of 1871-80. The following table gives the results both of the older and the later calculations; the first two columns in the male and female parts, respectively, giving the survivors at each year of life out of a million born of the corresponding sex, by the older and the newer calculation, and the two other columns giving similarly the expectation of life at each year.

AGE.	MALES.				FEMALES.				AGE.
	OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.		MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		
	1838-54.	1871-80.	3	4	1838-54.	1871-80.	7	8	
	1	2							
Column.									Column.
0	1,000,000	1,000,000	39-91	41-35	1,000,000	1,000,000	41-85	44-62	0
1	836,405	841,417	46-65	48-05	865,288	871,266	47-31	50-14	1
2	782,626	790,201	48-83	50-14	811,711	820,480	49-40	52-22	2
3	754,849	763,737	49-61	50-86	782,990	793,359	50-20	52-99	3
4	736,845	746,587	49-81	51-01	764,060	775,427	50-43	53-20	4
5	723,716	734,068	49-71	50-87	750,550	762,622	50-33	53-08	5
6	713,881	726,815	49-39	50-38	740,584	755,713	50-00	52-56	6
7	706,156	721,103	48-92	49-77	732,771	750,276	49-53	51-94	7
8	699,688	716,309	48-37	49-10	726,116	745,631	48-98	51-26	8
9	694,346	712,337	47-74	48-37	720,537	741,727	48-35	50-53	9
10	689,857	708,990	47-05	47-60	715,769	738,382	47-67	49-76	10
11	685,982	706,146	46-31	46-79	711,581	735,405	46-95	48-96	11
12	682,512	703,595	45-54	45-96	707,770	732,697	46-20	48-13	12
13	679,256	701,200	44-76	45-11	704,155	730,122	45-44	47-30	13
14	676,057	698,840	43-97	44-26	700,581	727,571	44-66	46-47	14

15	672,776	696,419	43-18	43-41	696,917	724,956	43-90	45-63	15
16	669,296	693,695	42-40	42-58	693,050	722,084	43-14	44-81	16
17	665,529	690,746	41-64	41-76	688,894	718,993	42-40	44-00	17
18	661,402	687,507	40-90	40-96	684,378	715,622	41-67	43-21	18
19	656,868	683,941	40-17	40-17	679,463	711,946	40-97	42-43	19
20	651,903	680,033	39-48	39-40	674,119	707,949	40-29	41-66	20
21	646,502	675,769	38-80	38-64	668,345	703,616	39-63	40-92	21
22	641,028	671,344	38-13	37-89	662,474	699,141	38-98	40-18	22
23	635,486	666,754	37-46	37-15	656,509	694,521	38-33	39-44	23
24	629,882	661,997	36-79	36-41	650,463	689,759	37-68	38-71	24
25	624,221	657,077	36-12	35-68	644,342	684,858	37-04	37-98	25
26	618,503	651,998	35-44	34-96	638,148	679,822	36-39	37-26	26
27	612,731	646,757	34-77	34-24	631,891	674,661	35-75	36-54	27
28	606,906	641,353	34-10	33-52	625,575	669,372	35-10	35-83	28
29	601,026	635,778	33-43	32-81	619,201	663,959	34-46	35-11	29
30	595,089	630,038	32-76	32-10	612,774	658,418	33-81	34-41	30
31	589,094	624,124	32-09	31-40	606,296	652,747	33-17	33-70	31
32	583,086	618,056	31-42	30-71	599,769	646,957	32-53	33-00	32
33	576,912	611,827	30-74	30-01	593,196	641,045	31-88	32-30	33
34	570,716	605,430	30-07	29-33	586,575	635,003	31-23	31-60	34
35	564,441	598,860	29-40	28-64	579,908	628,842	30-59	30-90	35
36	558,083	592,107	28-73	27-96	573,192	622,554	29-94	30-21	36
37	551,634	585,167	28-06	27-29	566,431	616,144	29-29	29-52	37
38	545,084	578,019	27-39	26-62	559,619	609,599	28-64	28-83	38
39	538,428	570,656	26-72	25-96	552,758	602,924	27-99	28-15	39
40	531,657	563,077	26-06	25-30	545,844	596,113	27-34	27-46	40
41	524,761	555,254	25-39	24-65	538,876	589,167	26-69	26-78	41
42	517,734	547,288	24-73	24-00	531,849	582,104	26-10	26-03	42
43	510,567	539,161	24-07	23-35	524,765	574,919	25-38	25-42	43
44	503,247	530,858	23-41	22-71	517,617	567,612	24-72	24-74	44

EXPECTATION OF LIFE—continued.

MALES.

FEMALES.

AGE.	OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.				MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		OF 1,000,000 BORN, THE NUMBER SURVIVING AT THE END OF EACH YEAR OF LIFE.				MEAN AFTER-LIFETIME (EXPECTATION OF LIFE).		AGE.
	1888-54.		1871-80.		1	2	1888-54.		1871-80.		7	8	
	1	2	3	4			5	6					
Column.													Column.
45	495,770	522,374	22-76	22-07			510,403	560,174	24-06	24-06		24-06	45
46	488,126	513,702	22-11	21-44			503,122	552,602	23-40	23-40		23-38	46
47	480,308	504,886	21-46	20-80			495,768	544,892	22-74	22-74		22-71	47
48	472,306	495,761	20-82	20-18			488,339	537,043	22-08	22-08		22-03	48
49	464,114	486,479	20-17	19-55			480,833	529,048	21-42	21-42		21-36	49
50	455,727	476,980	19-54	18-93			473,245	520,901	20-75	20-75		20-68	50
51	447,139	467,254	18-90	18-31			465,572	512,607	20-09	20-09		20-01	51
52	438,099	457,022	18-28	17-71			457,814	504,188	19-42	19-42		19-34	52
53	428,801	446,510	17-67	17-12			449,966	495,645	18-75	18-75		18-66	53
54	419,256	435,729	17-06	16-53			442,047	486,973	18-08	18-08		17-98	54
55	409,460	424,677	16-45	15-95			433,331	477,440	17-43	17-43		17-33	55
56	399,408	413,351	15-86	15-37			424,239	467,443	16-79	16-79		16-69	56
57	389,088	401,740	15-26	14-80			414,761	456,992	16-17	16-17		16-06	57
58	378,481	389,827	14-68	14-24			404,895	446,079	15-55	15-55		15-45	58
59	367,570	377,591	14-10	13-68			394,636	434,695	14-94	14-94		14-84	59
60	356,380	365,011	13-53	13-14			383,974	422,835	14-34	14-34		14-24	60
61	344,744	352,071	12-96	12-60			372,895	410,477	13-75	13-75		13-65	61
62	332,789	338,820	12-41	12-07			361,387	397,644	13-17	13-17		13-08	62
63	320,451	325,256	11-87	11-56			349,436	384,319	12-60	12-60		12-51	63
64	307,720	311,368	11-34	11-05			337,031	370,495	12-05	12-05		11-96	64
65	294,588	297,156	10-82	10-55			324,165	356,165	11-51	11-51		11-42	65
66	281,064	282,638	10-32	10-07			310,833	341,326	10-98	10-98		10-90	66
67	267,160	267,829	9-83	9-60			297,048	325,988	10-47	10-47		10-39	67
68	252,901	252,763	9-36	9-14			282,819	310,170	9-97	9-97		9-89	68
69	238,328	237,487	8-90	8-70			268,177	293,899	9-48	9-48		9-41	69

70	223,490	222,056	8-45	8-27	253,161	277,225	9-02	8-95	70
71	208,453	206,539	8-03	7-85	237,822	260,207	8-57	8-50	71
72	193,297	190,971	7-62	7-45	222,230	242,934	8-13	8-07	72
73	178,114	175,449	7-22	7-07	206,464	225,497	7-71	7-65	73
74	163,003	160,074	6-85	6-70	190,620	208,003	7-31	7-25	74
75	148,076	144,960	6-49	6-34	174,800	190,566	6-98	6-87	75
76	133,453	130,227	6-15	6-00	159,126	173,316	6-56	6-51	76
77	119,251	115,986	5-82	5-68	143,722	156,392	6-21	6-16	77
78	105,592	102,359	5-51	5-37	128,711	139,927	5-88	5-82	78
79	92,587	89,449	5-21	5-07	114,229	124,065	5-56	5-50	79
80	80,343	77,354	4-93	4-79	100,394	108,935	5-26	5-20	80
81	68,946	66,153	4-66	4-51	87,323	94,662	4-98	4-90	81
82	58,471	55,842	4-41	4-26	75,119	81,305	4-71	4-63	82
83	48,970	46,489	4-17	4-01	63,862	68,966	4-45	4-37	83
84	40,471	38,132	3-95	3-58	53,615	57,723	4-21	4-12	84
85	32,979	30,785	3-73	3-56	44,419	47,631	3-98	3-88	85
86	26,476	24,436	3-53	3-36	36,284	38,710	3-76	3-66	86
87	20,926	19,054	3-34	3-17	29,202	30,958	3-56	3-46	87
88	16,268	14,576	3-16	2-99	23,135	24,338	3-36	3-26	88
89	12,428	10,926	3-00	2-82	18,027	18,788	3-18	3-08	89
90	9,321	8,015	2-84	2-66	13,802	14,225	3-01	2-90	90
91	6,859	5,748	2-69	2-51	10,376	10,553	2-85	2-74	91
92	4,946	4,025	2-55	2-37	7,650	7,658	2-70	2-58	92
93	3,492	2,749	2-41	2-24	5,526	5,429	2-55	2-44	93
94	2,411	1,828	2-29	2-12	3,908	3,756	2-42	2-30	94
95	1,628	1,183	2-17	2-01	2,704	2,533	2-29	2-17	95
96	1,071	742	2-06	1-90	1,827	1,661	2-17	2-11	96
97	688	452	1-95	1-81	1,204	1,057	2-06	2-03	97
98	430	266	1-85	1-72	774	653	1-96	1-83	98
99	262	151	1-76	1-65	483	389	1-86	1-73	99
100	154	82	1-68	1-61	295	225	1-76	1-62	100

THE KING AND ROYAL FAMILY.

THE KING.—EDWARD VII., of the United Kingdom of Great Britain and Ireland, &c., King, Defender of the Faith. His Majesty was born November 9, 1841, and married, March 10, 1863, Alexandra of Denmark, born December 1, 1844; succeeded to the throne, January 22, 1901, on the death of his mother, Queen Victoria. The children of His Majesty are:—

1. His Royal Highness Prince Albert Victor, Duke of Clarence and Avondale, born January 8, 1864; died January 14, 1892.

2. His Royal Highness George Frederick Ernest Albert, PRINCE OF WALES, born June 3, 1865, married his cousin Princess Victoria May (Princess of Wales), only daughter of the Duke of Teck, July 6, 1893; has six children—Edward, born June 23, 1894; Albert, December 14, 1895; Victoria Alexandra, April 25, 1897; Henry William Frederick Albert, March 31, 1900; George, December 20, 1902; and John Charles Francis, July 12, 1905.

3. Her Royal Highness Louisa Victoria Alexandra Dagmar, born February 20, 1867, married, July 27, 1889, Alexander William George, Duke of Fife.

4. Her Royal Highness Victoria Alexandra Olga Mary, born July 6, 1868.

5. Her Royal Highness Maud Charlotte Mary Victoria, born November 26, 1869, married H.R.H. Prince Charles of Denmark, 1896.

6. His Royal Highness Alexander John Charles Albert, born April 6, 1871; died April 7, 1871.

PARLIAMENTS OF THE UNITED KINGDOM.

Assembled.			Dissolved.			Duration.			Assembled.			Dissolved.			Duration.		
									VICTORIA.						Yrs. m. d.		
	GEORGE III.		June 29, 1802		Yrs. m. d.	13	Nov. 15, 1837		June 23, 1841		3	7	8				
1	Sept. 27, 1796*				5 9 2	14	Aug. 19, 1841		July 23, 1847		5	11	4				
2	Oct. 29, 1802		Oct. 25, 1806		3 11 27	15	Nov. 18, 1847		July 1, 1852		4	7	13				
3	Dec. 15, 1806		April 29, 1807		0 4 14	16	Nov. 4, 1852		Mar. 21, 1857		4	4	17				
4	June 22, 1807		Sept. 29, 1812		5 3 7	17	April 30, 1857		April 23, 1859		1	11	23				
5	Nov. 24, 1812		June 10, 1818		5 6 16	18	May 31, 1859		July 6, 1865		6	1	6				
6	Jan. 14, 1819		Feb. 29, 1820		1 1 15	19	Feb. 1, 1866		Nov. 11, 1868		2	9	10				
						20	Dec. 10, 1868		Jan. 26, 1874		5	1	16				
						21	Mar. 5, 1874		Mar. 25, 1880		6	0	20				
	GEORGE IV.					22	April 29, 1880		Nov. 18, 1885		5	6	20				
7	April 23, 1820		June 2, 1826		6 1 9	23	Jan. 12, 1886		June 25, 1886		0	5	5				
8	Nov. 14, 1826		July 24, 1830		3 8 10	24	Aug. 5, 1886		June 28, 1892		5	10	24				
						25	Aug. 4, 1892		July 24, 1895		2	11	20				
						26	Aug. 12, 1895		Sept. 25, 1900		5	1	13				
	WILLIAM IV.						Dec. 3, 1900										
9	Oct. 26, 1830		April 22, 1831		0 5 27	27	Jan. 22, 1901	}	Jan. 8, 1906	5	1	5					
10	June 14, 1831		Dec. 3, 1832		1 5 9												
11	Jan. 29, 1833		Dec. 30, 1834		1 11 1		EDWARD VII.										
12	Feb. 19, 1835		July 17, 1837		2 4 28	28	Jan. 22, 1901										
							Feb. 19, 1906										

* Parliament first met after the Union with Ireland, January 22, 1801.

LIST OF ADMINISTRATIONS FROM DECEMBER, 1783.

Date.	Prime Minister.	Dura- tion.	Chancellor.	Exchequer.	Home Secretary	Foreign Sec.
Dec. 23, 1783	William Pitt	Yrs. Dys. 17 84	{Thurlow .. {Loughboro	William Pitt ..	Portland	Grenville.
Mar. 17, 1801	Hy. Addington ..	3 59	Eldon	H. Addington..	{Portland, Pel- ham, C. Yorke	Hawkesbury.
May 15, 1804	William Pitt	1 272	Eldon	William Pitt ..	Hawkesbury ..	{Harrowby. {Mulgrave.
Feb. 11, 1806	Lord Grenville ..	1 48	Erskine	Lord H. Petty..	Spencer..	{Chas. J. Fox. {Vlact. Howick
Mar. 31, 1807	Duke of Portland.	2 246	Eldon	S. Perceval ..	Hawkesbury ..	G. Canning.
Dec. 2, 1809	Spencer Perceval.	2 190	Eldon	S. Perceval	R. Ryder	{Bathurst. {Wellesley.
June 9, 1812	Earl of Liverpool.	14 319	Eldon	{N. Vansittart. {F. J. Robinson.	Sidmouth	Castlereagh. G. Canning.
Apr. 24, 1827	George Canning..	0 134	Lyndhurst..	G. Canning ..	{Sturges Bourne {Lansdowne	Dudley.
Sept. 5, 1827	Visct. Goderich ..	0 142	Lyndhurst..	J. C. Herries ..	Lansdowne	Dudley.
Jan. 25, 1828	D. of Wellington..	2 301	Lyndhurst..	H. Goulburn ..	Robert Peel... {	Dudley. {Aberdeen.
Nov. 22, 1830	Earl Grey.....	3 238	Brougham..	Althorp	Melbourne	Palmerston.
July 18, 1834	Visct. Melbourne.	0 161	Brougham..	Althorp	Duncannon	Palmerston.
Dec. 26, 1834	Sir Robert Peel ..	0 113	Lyndhurst..	Sir R. Peel	H. Goulburn ..	Wellington.
Apr. 18, 1835	Visct. Melbourne.	6 141	{In Comm... {Cottenham.	T. S. Rice..... F. T. Barrington	Lord J. Russell ..	Palmerston.
Sept. 6, 1841	Sir Robert Peel ..	4 303	Lyndhurst..	H. Goulburn ..	Sir J. Graham..	Aberdeen.
July 6, 1846	Ld. John Russell.	5 236	{Cottenham. {Truro.....	Sir C. Wood ..	Sir George Grey	{Palmerston. {Granville.
Feb. 27, 1852	Earl of Derby	0 305	St Leonards	B. Disraeli	S. H. Walpole..	Malmesbury.
Dec. 28, 1852	Earl of Aberdeen.	2 44	Cranworth..	W. Gladstone..	Palmerston	{Lord J. Russell {Clarendon.
Feb. 10, 1855	Lord Palmerston.	3 15	Cranworth..	{W. Gladstone.. {Sir G. C. Lewis.	Sir George Grey	Clarendon.
Feb. 25, 1858	Earl of Derby	1 113	Chelmsford.	B. Disraeli	S. H. Walpole..	Malmesbury.
June 18, 1859	Lord Palmerston.	6 141	{Campbell.. {Westbury..	W. Gladstone ..	{Sir G. C. Lewis. {Sir George Grey	Russell.
Nov. 6, 1865	Earl Russell	0 242	Cranworth..	W. Gladstone..	Sir George Grey	Clarendon.
July 6, 1866	Earl of Derby	1 236	Chelmsford.	B. Disraeli	{S. H. Walpole.. {GathorneHardy	Stanley.
Feb. 27, 1868	Benjamin Disraeli	0 285	Cairns	G. W. Hunt	G. Hardy	Stanley.
Dec. 9, 1868	W. E. Gladstone..	5 74	{Hatherley.. {Selborne ..	Robert Lowe W. E. Gladstone.	H. A. Bruce	Clarendon. Granville.
Feb. 21, 1874	{Benjamin Disraeli {Earl Beaconsfield.	6 67	Cairns	S. Northcote ..	R. A. Cross	{Derby. {Salisbury.
Apr. 28, 1880	W. E. Gladstone..	5 57	Selborne ..	{W. Gladstone.. {H.C.E. Childers	Sir W. Harcourt	Granville.
June 24, 1885	Marq. of Salisbury	0 227	Halsbury ..	Hicks-Beach..	R. A. Cross	Salisbury.
Feb. 7, 1886	W. E. Gladstone..	0 139	Herschel ..	W. V. Harcourt	H. C. E. Childers	Rosebery.
July 24, 1886	Marq. of Salisbury	6 17	Halsbury ..	{Lord Churchill {G. J. Goschen..	H. Matthews ..	{Idlesleigh. {Salisbury.
Aug. 15, 1892	W. E. Gladstone..	2 313	Herschel ..	W. V. Harcourt	H. H. Asquith..	{Rosebery. {Kimberley
Mar. 3, 1894	Earl of Rosebery..					
June 24, 1895	Marq. of Salisbury					
July 12, 1902	A. J. Balfour	11 165	Halsbury {	{Hicks-Beach.. { {C. T. Ritchie.. { {A. Chamberlain	{Sir M. W. Ridley {C. T. Ritchie .. A. Akers Douglas	{Salisbury. {Lansdowne. Lansdowne.
Dec. 5, 1905	Sir H. Campbell- Bannerman.....					
April 7, 1908	H. H. Asquith....					
			Loreburn {	{H. H. Asquith.. {D. Lloyd-George}	H. J. Gladstone	Sir Ed. Grey

HIS MAJESTY'S MINISTERS.

Prime Minister	} H. H. ASQUITH.
First Lord of the Treasury	
Lord Chancellor	LORD LOREBURN.
Lord President of the Council	LORD TWEEDMOUTH.
Lord Privy Seal	EARL OF CREWE.
Chancellor of the Exchequer	D. LLOYD-GEORGE.
Secretary of State for Foreign Affairs ...	SIR EDWARD GREY.
Secretary of State for Home Department ...	HERBERT JOHN GLADSTONE.
Secretary of State for Colonial Affairs	EARL OF CREWE.
Secretary of State for War	R. B. HALDANE.
Secretary of State for India.....	LORD JOHN MORLEY.
Secretary for Scotland	CAPTAIN JOHN SINCLAIR.
First Lord of the Admiralty	R. MCKENNA.
Chief Secretary to the Lord Lieutenant of Ireland.....	AUGUSTINE BIRRELL.
Postmaster-General	SYDNEY BUXTON.
President of the Board of Education	W. RUNCIMAN.
President of the Board of Trade	W. S. CHURCHILL.
President of the Local Government Board .	JOHN BURNS.
President of the Board of Agriculture....	EARL CARRINGTON.
Chancellor of the Duchy of Lancaster	SIR HENRY H. FOWLER.
First Commissioner of Works.....	LEWIS V. HARCOURT

The above form the Cabinet.

Lord Lieutenant of Ireland	EARL OF ABERDEEN.
Lord Chancellor of Ireland	SIR SAMUEL WALKER.
Junior Lords of the Treasury	J. A. PEASE.
	J. HERBERT LEWIS.
	CAPTAIN C. W. NORTON.
Financial Secretary to the Treasury.....	J. H. WHITLEY.
	C. E. HOBHOUSE.
Parliamentary Secretary to the Treasury ..	GEORGE WHITELEY.
Paymaster-General	R. K. CAUSTON.
First Sea Lord	ADMIRAL SIR JOHN FISHER.
Second Sea Lord	VICE-ADMIRAL SIR W. H. MAY.
Third Sea Lord.....	REAR-ADM. SIR H. B. JACKSON.
Fourth Sea Lord	REAR-ADMIRAL A. L. WINSLOE.
Secretary to the Admiralty	T. J. MACNAMARA.
Civil Lord of the Admiralty	GEORGE LAMBERT.
Parliamentary Secretary to Board of Trade	HUDSON E. KEARLEY.
" " " War Office.....	LORD LUCAS.

HIS MAJESTY'S MINISTERS—*continued.*

Parliamentary Secretary to Local Government Board	C. F. G. MASTERMAN.
Under Secretary for Foreign Affairs.....	LORD FITZMAURICE OF LEIGH.
Under Secretary for Home Affairs	HERBERT L. SAMUEL.
Under Secretary for the Colonies	COLONEL SEELEY.
Under Secretary for India	T. R. BUCHANAN.
Under Secretary for War	EARL OF PORTSMOUTH.
Financial Secretary to War Office	F. D. ACLAND.
First Military Member.....	GEN. SIR NEVILLE LYTTELTON.
Second Military Member.....	LT.-GEN. SIR C. W. H. DOUGLAS.
Third Military Member	GEN. SIR W. G. NICHOLSON.
Fourth Military Member.....	BRIG.-GEN. C. F. HADDEN.
Parliamentary Secretary to Board of Education	T. MC.KINNON WOOD.
Attorney-General	SIR W. S. ROBSON.
Solicitor-General	SIR S. EVANS.
Lord Advocate of Scotland	THOMAS SHAW.
Solicitor-General for Scotland.....	ALEX. URE.
Attorney-General for Ireland	R. R. CHERRY.
Solicitor-General for Ireland	REDMOND J. BARRY.

PRIME MINISTERS SINCE 1834.

Sir Robert Peel	Dec. 15, 1834	Earl Beaconsfield	Feb. 21, 1874
Viscount Melbourne .	April 18, 1835	Mr. Gladstone	April 29, 1880
Sir Robert Peel	Aug. 31, 1841	and Ch. of Ex. to	April, 1883.
Lord John Russell....	July 6, 1846	Marquis of Salisbury.	June 24, 1885
Earl of Derby	Feb. 27, 1852	Mr. Gladstone	Feb. 2, 1886
Earl of Aberdeen	Dec. 28, 1852	Marquis of Salisbury.	Aug. 3, 1886
Viscount Palmerston	Feb. 26, 1855	Mr. Gladstone	Aug. 15, 1892
Earl of Derby	Feb. 26, 1858	Earl Rosebery	Mar. 3, 1894
Viscount Palmerston	June 18, 1859	Marquis of Salisbury.	June 25, 1895
Earl Russell	Oct. 28, 1865	Mr. A. J. Balfour.....	July 12, 1902
Earl of Derby	July 8, 1866	Sir H. C. Bannerman,	Dec. 5, 1905
Mr. Disraeli, Mar. to Dec.,	1868	Mr. H. H. Asquith ...	April 7, 1908
Mr. Gladstone	Dec. 9, 1868		

In 1885 the number of members of the Lower House was finally fixed at 670, as against 658 in previous years; England returning 465, Wales 30, Scotland 72, and Ireland 103 members. The previous distribution had been—England 469, Wales 30, Scotland 60, and Ireland 103 seats. There are now 377 county members, as against 283; 284 borough members, as against 360; and 9 University members, as against 9.

THE HOUSE OF COMMONS,

AS ELECTED JANUARY, 1906,

WITH CORRECTIONS TO NOVEMBER 1st, 1908.

"LR" means a member of the Labour group formed of the nominees of the Labour Representation Committee. "Lab." indicates the Liberal and Labour members sitting on the Government side of the House.

Member.	Constituency.	Party.
Abraham, W.	Cork, North-East	N
Abraham, William	Glamorgan, Rhondda Valley ...	Lab.
Acland, Francis D.	Yorks., Richmond	L
Acland-Hood, Sir A., Bart.	Somerset, West, Wellington ...	C
Adkins, W. R.	Lancashire, Middleton	L
Agnew, G. W.	Salford, West	L
Ainsworth, J. S.	Argyllshire	L
Akers-Douglas, Rt. Hon.	Kent, St. Augustine's	C
Alden, Percy	Middlesex, Tottenham	Lab.
Allen, A. Acland	Christchurch	L
Allen, C. P.	Gloucestershire, Stroud	L
Ambrose, Dr. R.	Mayo, West	N
Anson, Sir W. R.	Oxford University	LU
Anstruther-Gray, Major	St. Andrews Burghs	LU
Arkwright, John S.	Hereford	C
Armitage, R.	Leeds, Central	L
Arnold-Forster, H. O.	Croydon	LU
Ashley, Wilfrid W.	Lancs., Blackpool	C
Ashton, T. G.	Bedfordshire, Luton	L
Asquith, Rt. Hon. H. H.	Fifeshire, East	L
Astbury, J. M.	Lancs., Southport	L
Atherley-Jones, L.	Durham, North-West	L
Aubrey-Fletcher, Rt. Hon. Sir H. .	Sussex, Lewes	C
Baker, J. A.	Finsbury, East	L
Baker, Sir John	Portsmouth	L
Balcarres, Lord	Lancs., North, Chorley	C
Baldwin, Stanley	Worcester, W., Bewdley	U
Balfour, Rt. Hon. A. J.	London City	C
Balfour, R.	Lanark, Partick	L
Banbury, Sir F.	London City	C
Banner, J. S. Harmood- (see Harmood-Banner).		
Baring, Godfrey	Isle of Wight	L
Baring, Capt. the Hon. G.	Winchester	C
Barker, John	Penryn and Falmouth	L
Barlow, John Emmott	Somerset, Frome	L
Barlow, Percy	Bedford	L
Barnard, E. B.	Kidderminster	L
Barnes, G. N.	Glasgow, Blackfriars	LR
Barratt (see Layland-Barratt).		
Barran, R. H.	Leeds, North	L
Barrie, Hugh T.	Londonderry, North	C

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Barry, E.	Cork Co., South	N
Barry, Redmond	Tyrone, North	N
Beach, M. H. Hicks	Glos., Tewkesbury	C
Beale, W. Phipson	Ayrshire, South	L
Beauchamp, Edward	Suffolk, Lowestoft	L
Beaumont, H.	Sussex, Eastbourne	L
Beck, A. C.	Cambs., Wisbech	L
Beckett, W. Gervase	Yorks., Whitby	C
Bell, R.	Derby	Lab.
Bellairs, Lieut. Carlyon	King's Lynn	L
Belloc, Hilaire	Salford, South	L
Benn, J. Williams	Devonport	L
Benn, W. Wedgwood	St. George's-in-the-East	L
Bennett, E. N.	Oxfordshire, Woodstock	L
Berridge, T. H. D.	Warwick and Leamington	L
Bertram, Julius	Herts., Hitchin	L
Bethell, J. H.	Essex, Romford	L
Bethell, T. R.	Essex, Maldon	L
Bignold, Sir A.	Wick Burghs	C
Birrell, Rt. Hon. A.	Bristol, North	L
Black, Arthur W.	Beds., Biggleswade	L
Boland, J. P.	Kerry, South	N
Bolton, T. D.	Derby, North-East	L
Bottomley, Horatio	Hackney, South	L
Boulton, A. C.	Hunts., Ramsey	L
Bowerman, C. W.	Deptford	LR
Bowles, G. Stewart	Lambeth, Norwood	C
Boyle, Sir Edward	Taunton	C
Brace, W.	Glams., South	Lab.
Bramsdon, T.	Portsmouth	L
Branch, Jas.	Middlesex, Enfield	L
Bridgeman, W. C.	Shropshire, Oswestry	C
Brigg, John	Yorks., W.R., Keighley	L
Bright, J. A.	Oldham	L
Brocklehurst, W. B.	Cheshire, Macclesfield	L
Brodie, H. C.	Surrey, Reigate	L
Brooke, Stopford W. W.	Bow and Bromley	L
Brotherton, E. A.	Wakefield	C
Brunner, J. F. L.	Lancs., South-West, Leigh	L
Brunner, Sir J. T.	Cheshire, Northwich	L
Bryce, J. Annan	Inverness Burghs	L
Buchanan, T. R.	Perthshire, East	L
Buckmaster, S. O.	Cambridge	L
Bull, Sir W. J.	Hammersmith	C
Burdett-Coutts, W. L. A.	Westminster	C
Burke, E. Haviland- (see Haviland)	d-Burke, E.)	
Burns, Rt. Hon. John	Battersea	Lab.
Burnyeat, W. J. D.	Whitehaven	L
Burt, Rt. Hon. Thomas	Morpeth	Lab.
Butcher, S. H.	Cambridge University	C
Buxton, Sydney C.	Tower Hamlets, Poplar	L
Byles, W. P.	Salford, North	L

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Caldwell, J.	Lanarkshire, Mid.	L
Cameron, Robert	Durham, Houghton-le-Spring...	L
Campbell, J. H. M.	Dublin University	C
Carlile, Col. E. H.	Herts., St. Albans	C
Carr-Gomm, H. W.	Southwark, Rotherhithe	L
Carson, Sir Edward H.	Dublin University	C
Castlereagh, Viscount	Maidstone	C
Causton, Rt. Hon. R. K.	Southwark, West	L
Cave, George	Surrey, Kingston	C
Cawley, F.	Lancs., Prestwich	L
Cecil, Evelyn	Aston Manor	C
Cecil, Lord J. Joicey	Lincolnshire, Stamford	C
Cecil, Lord Robert	Marylebone, East	C
Chamberlain, Rt. Hon. J.	Birmingham, West	LU
Chamberlain, Rt. Hon. J. Austen..	Worcester, East	LU
Chance, F. W.	Carlisle	L
Channing, F. A.	Northamptonshire, East	L
Chaplin, Rt. Hon. H.	Surrey, N.-E., Wimbledon	U
Cheetham, J. F.	Stalybridge	L
Cherry, R. R.	Liverpool, Exchange	L
Churchill, Winston L. S.	Dundee	L
Clancy, J. J.	Dublin Co., North	N
Clark, Geo.	Belfast, North	U
Cleland, J. W.	Glasgow, Bridgeton	L
Clive, Captain	Herefordshire, Ross	U
Clough, W.	Yorks., Skipton	L
Clynes, J. R.	Manchester, North-East	LR
Coates, Major E. F.	Lewisham	C
Coats, Sir T. Glen	Renfrewshire, West	L
Cobbold, Felix	Ipswich	L
Cochrane, Hon. T.	Ayrshire, North	LU
Collings, Rt. Hon. J.	Birmingham, Bordesley	LU
Collins, Stephen	Lambeth, Kennington	L
Collins, Sir W. J.	St. Pancras, West	L
Condon, T. J.	Tipperary, East	N
Cooper, G. J.	Southwark, Bermondsey	L
Corbett, A. Cameron	Glasgow, Tradeston	LU
Corbett, C. H.	Sussex, East Grinstead	L
Corbett, T. L.	Down, North	C
Cornwall, Sir E.	Bethnal Green, North-East ...	L
Cory, Clifford J.	Cornwall, St. Ives	L
Cotton, Sir H. J. S.	Nottingham, East	L
Courthope, G. Loyd	Sussex, Rye	C
Cowan, W. H.	Surrey, Guildford	L
Cox, Harold	Preston	L
Craig, C. C.	Antrim, South	C
Craig, H. J.	Tynemouth	L
Craig, Capt. J.	Down, East	C
Craik, Sir H.	Glasgow University	C
Crean, E.	Cork Co., South-East	N
Crooks, William	Woolwich	LR
Crosfield, A. H.	Warrington	L

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Cross, Alex.	Glasgow, Camlachie	LU
Crossley, W. J.	Cheshire, Altrincham	L
Cullinan, John	Tipperary, South	N
Curran, Pete	Durham, Jarrow	Lab.
Dalmeny, Lord	Edinburghshire	L
Dalrymple, Viscount	Wigtownshire.....	C
Dalziel, J. H.	Kirkcaldy Burghs.....	L
Davies, David	Montgomeryshire	L
Davies, Ellis W.	Carnarvon, Eifion	L
Davies, M. Vaughan-	Cardiganshire	L
Davies, Timothy.....	Fulham	L
Davies, T. Hart	Hackney, North	L
Davies, W. Howell	Bristol, South	L
Delany, W.	Queen's Co., Ossory.....	N
Dewar, Arthur	Edinburgh, South.....	L
Dewar, John A.	Inverness-shire	L
Dickinson, W. H.....	St. Pancras, North	L
Dickson-Poynder, Sir J.	Wiltshire, Chippenham	L
Dilke, Rt. Hon. Sir C. W.	Gloucester, Forest of Dean	L
Dillon, John	Mayo, East	N
Dixon-Hartland, Sir F.	Middlesex, Uxbridge	C
Dobson, Thomas.....	Plymouth	L
Donelan, Capt. A. J. C.	Cork Co., East	N
Doughty, Sir George	Great Grimsby	LU
Du Cros, A.	Hastings	U
Duckworth, Jas.	Stockport	L
Duffy, W. J.	Galway, South	N
Duncan, Charles	Barrow-in-Furness	LR
Duncan, J. H.	Yorks., W.R., Otley	L
Duncan, R.	Lanark, Govan	C
Dunn, A. E.	Cornwall, Camborne.....	L
Dunne, Major E. M.	Walsall	L
Edwards, A. Clement	Denbigh District.....	L
Edwards, Enoch	Hanley	Lab.
Edwards, F.	Radnorshire	L
Ellis, J. E.	Nottingham, Rushcliffe	L
Emmott, Alfred	Oldham	L
Erskine, David	Perthshire, West.....	L
Esmonde, Sir T. G., Bart.....	Wexford, North	N
Essex, R. W.	Gloucestershire, East	L
Esslemont, C. B.	Aberdeen, South	L
Evans, S. T.	Glamorganshire, Mid	L
Everett, R. L.	Suffolk, Woodbridge	L
Faber, G. Denison	York	C
Faber, G. H.	Boston	L
Faber, Capt. W. V.	Hants., Andover	C
Fardell, Sir T. G.	Paddington, South	C
Farrell, J. Patrick	Longford, North	N
Fell, Arthur	Great Yarmouth	C

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Fenwick, C.	Northumberland, Wansbeck....	Lab.
Ferens, T. R.	Hull, East	L
Fetherstonhaugh, G.	Fermanagh, North	C
Ffrench, Peter	Wexford, South	N
Field, William	Dublin, St. Patrick's	N
Fiennes, Hon. E.	Oxfordshire, Banbury	L
Findlay, A.	Lanark, North-East	L
Flavin, Michael J.	Kerry, North.....	N
Fletcher, Sir H. (see Aubrey-Fletcher).		
Fletcher, J. S.	Hampstead.....	C
Flynn, J. C.	Cork Co., North	N
Forster, H. W.	Kent, Sevenoaks	C
Foster, Sir Walter	Derbyshire, Ilkeston	L
Fuller, J. M. F.	Wilts., Westbury	L
Fullerton, Hugh	Cumberland, Egremont	L
Furniss, Sir Chris.	Hartlepool	L
Gardner, Ernest	Berkshire, East, Wokingham...	C
Gibb, J.	Middlesex, Harrow	L
Gibbs, G. A.	Bristol, West	C
Gilhooly, James	Cork Co., West	N
Gill, A. H.	Bolton	LR
Ginnell, L.	Westmeath, North	N
Gladstone, Rt. Hon. H. J.	Leeds, West.....	L
Glendinning, R.	Antrim, North	L
Glen-Coats, Sir T. (see Coats, Sir T. Glen-).		
Glover, Thomas	St. Helens	LR
Goddard, D. Ford	Ipswich	L
Gooch, G. P.	Bath	L
Gooch, H. C.	Camberwell, Peckham	C
Gordon, John	Londonderry, South.....	LU
Goulding, A. E.	Worcester	U
Grant, Corrie	Warwickshire, Rugby	L
Grayson, Victor.....	Yorks, W.R., S., Colne Valley...	Soc.
Greenwood, G. G.	Peterborough	L
Greenwood, Hamar	York	L
Gretton, J.	Rutlandshire	U
Grey, Sir E., Bart.	Northumberland, Berwick	L
Griffith, Ellis J.	Anglesey	L
Grove, Archibald	Northamptonshire, North	L
Guest, Hon. Ivor C.	Cardiff	L
Guinness, W.	Bury St. Edmunds	C
Guinness, Hon. R.	Shoreditch, Haggerston	U
Gulland, J. W.	Dumfries Burghs	L
Gurdon, Sir W. B.	Norfolk, North	L
Gwynn, S.	Galway	N
Haddock, G. B.	Lancs., North Lonsdale	LU
Haldane, Rt. Hon. R. B.	Haddingtonshire	L
Hall, Fred.	Yorks., Normanton	Lab.
Halpin, Jas.	Clare, West	N
Hamilton, Marquis of	Londonderry, City	C

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Harcourt, Lewis V.	Lancs., N.-E., Rossendale	L
Harcourt, R. V.	Montrose Burghs	L
Hardie, J. Keir	Merthyr Tydvil	LR
Hardy, G. A.	Suffolk, Stowmarket	L
Hardy, Laurence	Kent, Ashford	C
Harmood-Banner, J. S.	Liverpool, Everton	C
Harmsworth, Cecil B.	Worcester, Droitwich	L
Harmsworth, R. L.	Caithness-shire	L
Harrington, T.	Dublin City, Harbour Division...	N
Harris, Leverton	Tower Hamlets, Stepney	U
Harrison-Broadley, H. B.	Yorks., Howdenshire	C
Harvey, A. G. C.	Rochdale	L
Harwood, George	Bolton	L
Haslam, James	Derbyshire, Chesterfield	L
Haslam, Lewis	Monmouth District	L
Haviland-Burke, E.	King's Co., Tullamore	N
Haworth, A. A.	Manchester, South	L
Hay, Hon. Claude	Shoreditch, Hoxton	C
Hayden, John P.	Roscommon, South	N
Hazel, Dr. A. E. W.	West Bromwich	L
Hazleton, Richard	Galway, North	N
Healy, T. M.	Louth, North	N
Heaton, J. Henniker	Canterbury	C
Heaton-Armstrong, W. C.	Suffolk, Sudbury	L
Hedges, A. P.	Kent, Tunbridge	L
Helme, Norval Watson	Lancs., North, Lancaster	L
Helmsley, Viscount	Yorks., Thirsk and Malton ...	C
Hemmerde, E. G.	Denbigh, East	L
Henderson, Arthur	Durham, Barnard Castle	LR
Henderson, J. Mc.D.	Aberdeenshire, West	L
Henry, C. S.	Shropshire, Wellington	L
Herbert, Col. Ivor	Monmouth, South	L
Herbert, T. A.	Bucks., Wycombe	L
Higham, J. S.	Yorks., Sowerby	L
Hill, Sir Clement	Shrewsbury	C
Hill, H. Staveley	Staffs., Kingswinford	C
Hills, J. W.	Durham City	LU
Hobart, Sir Robert	Hants., New Forest	L
Hobhouse, C. E.	Bristol, East	L
Hodge, J.	Lancs., Gorton	LR
Hogan, Michael	Tipperary, North	N
Holden, E. H.	Lancs., Heywood	L
Holland, Sir W. H.	Yorks., W.R., Rotherham	L
Holt, —	Northumberland, Hexham	L
Hooper, A. G.	Dudley	L
Hope, John Deans	Fifeshire, West	L
Hope, W. Bateman	Somerset, North	L
Hornby, Sir W. H.	Blackburn	C
Horniman, E. J.	Chelsea	L
Horridge, T. G.	Manchester, East	L
Houston, R. P.	Liverpool, West Toxteth	C
Howard, Hon. G.	Cumberland, Eskdale	L

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Hudson, Walter	Newcastle-on-Tyne	LR
Hunt, Rowland	Shropshire, Ludlow	LU
Hutton, A. E.	Yorks., W.R., Morley	L
Hyde, Clarendon G.	Wednesbury	L
Idris, T. H.	Flint District.....	L
Illingworth, P. H.	Yorks., Shipley	L
Isaacs, Rufus	Reading	L
Jackson, R. S.	Greenwich	L
Jacoby, James A.	Derbyshire, Mid	L
Jardine, Sir J.	Roxburghshire	L
Jenkins, J.	Chatham	LR
Johnson, John	Gateshead	Lab.
Johnson, William	Warwick, Nuneaton	Lab.
Joicey-Cecil, Lord J. (see Cecil,	Lord J. Joicey-).	
Jones, D. Brynmor	Swansea District.....	L
Jones, Leif	Westmorland, Appleby	L
Jones, William	Carnarvon, North, Arvon	L
Jordan, J.	Fermanagh, South	N
Jowett, F. W.	Bradford, West	LR
Joyce, Alderman M.	Limerick City	N
Joynson-Hicks, W.	Manchester, North-West	C
Kavanagh, W. M.	Carlow County	N
Kearley, H. E.	Devonport	L
Kekewich, Sir G.	Exeter	L
Kelley, G. D.	Manchester, South-West	LR
Kennaway, Sir J., Bart.	Devonshire, East, Honiton	C
Kennedy, V. P.	Cavan, West	N
Kerry, Lord	Derbyshire, West	U
Keswick, William	Surrey, Mid, Epsom	C
Kettle, T. M.	Tyrone, East	N
Kilbride, D.	Kildare, South	N
Kimber, Sir H.	Wandsworth	C
Kincaid-Smith, Capt.	Warwick, Stratford	L
King, A. J.	Cheshire, Knutsford	L
King, Sir H. S.	Hull, Central	C
Laidlaw, R.	Renfrewshire, East.....	L
Lamb, Edmund	Hereford, Leominster	L
Lamb, Ernest	Rochester	L
Lambert, G.	Devon, South Molton	L
Lambton, Hon. F. W.	Durham, South-East	LU
Lamont, Norman	Buteshire	L
Lane-Fox, G. R.	Yorks., Barkston Ash	C
Langley, Batty	Sheffield, Attercliffe	L
Law, Bonar	Dulwich	LU
Law, Hugh A.	Donegal, West	N
Layland-Barratt, F.	Devon, Torquay	L

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Lea, Hugh C.	St. Pancras, East	L
Leese, Sir J. F.	Lances., N.-E., Accrington	L
Lee, A. H.	Hampshire, Fareham	C
Lehmann, R. C.	Leicestershire, Harboro'	L
Lever, W. H.	Cheshire, Wirral	L
Levy-Lever, A. L.	Essex, Harwich	L
Levy, Maurice	Leicestershire, Loughboro'	L
Lewis, J. H.	Flint District	L
Lloyd-George, D.	Carnarvon District	L
Lockwood, Rt. Hon. M.	Essex, West, Epping	C
Long, Col. C. W.	Worcester, South, Evesham	C
Long, Rt. Hon. W. H.	Dublin, South	C
Lonsdale, John B.	Armagh, Mid	C
Lough, Thomas	Islington, West	L
Lowe, Sir Francis W.	Birmingham, Edgbaston	C
Lowther, Rt. Hon. J. W.	Cumberland, Mid, Penrith	C
Lundon, W.	Limerick Co., East	N
Lupton, Arnold	Lincolnshire, Sleaford	L
Luttrell, H. F.	Devonshire, Tavistock	L
Lyell, C.	Dorset, East	L
Lynch, H. F. B.	Yorks., Ripon	L
Lyttleton, A.	St. George's, Hanover Square..	C
Mc.Arthur	Liverpool, Kirkdale	U
Mc.Calmont, Col. J.	Antrim, East	C
Mc.Callum, J. M.	Paisley	L
Mc.Caw, —	Down, West	U
Mc.Crae, G.	Edinburgh, East	L
Macdonald, J. Murray	Falkirk Burghs	L
Macdonald, J. R.	Leicester	LR
Mc.Iver, Sir L.	Edinburgh, West	LU
Mackarness, F. C.	Berkshire, Newbury	L
M'Kean, John	Monaghan, South	N
Mc.Kenna, R.	Monmouthshire, North	L
Mc.Killop, William	Armagh, South	N
Maclean, Donald	Bath	L
Mc.Laren, Sir C. B.	Leicester, West, Bosworth	L
MacLaren, H. D.	Staffs., West	L
Mc.Micking, Major G.	Kirkcudbrightshire	L
Macnamara, Dr. T. J.	Camberwell, North	L
Macpherson, J. T.	Preston	LR
MacNeill, J. G. Swift	Donegal, South	N
MacVeagh, Chas.	Donegal, East	N
MacVeagh, Jeremiah	Down, South	N
Maddison, F. W.	Burnley	Lab.
Magnus, Sir P.	London University	LU
Mallet, C. E.	Plymouth	L
Manfield, Harry	Northampton, East	L
Mansfield, H. R.	Lincolnshire, Spalding	L
Markham, A. B.	Notts., Mansfield	L
Marks, G. Croydon	Cornwall, Launceston	L
Marks, H. H.	Kent, Isle of Thanet	C

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Marnham, F. J.	Surrey, Chertsey	L
Mason, A. E. Woodley	Coventry	L
Mason, J. Francis	Windsor	C
Massie, Dr. J.	Wilts., Cricklade	L
Masterman, C. F. G.	West Ham, North	L
Meager, Michael	Kilkenny, North	N
Mechan, F.	Leitrim, North	N
Meehan, P. A.	Queen's Co., Leix	N
Menzies, W.	Lanark, South	L
Meysey-Thompson, E. C.	Staffs., Handsworth	LU
Micklem, N.	Herts., Watford	L
Middlebrook, —	Leeds, South	L
Middlemore, J. T.	Birmingham, North	LU
Mildmay, F. B.	Devonshire, South, Totnes ...	LU
Mitchell-Thomson, W.	Lanark, North-West	C
Molteno, Percy A.	Dumfriesshire	L
Mond, Alfred	Chester	L
Money, L. G. Chiozza	Paddington, North	L
Montagu, E. S.	Cambs., Chesterton	L
Montgomery, H. G.	Somerset, Bridgwater	L
Mooney, J. J.	Newry	N
Moore, W.	Armagh, North	LU
Morgan, G. Hay	Cornwall, Truro	L
Morgan, J. Lloyd	Carmarthenshire, West	L
Morse, L. L.	Wilts., Wilton	L
Morrison-Bell, Captain E. F.	Devon, Ashburton	U
Morpeth, Viscount	Birmingham, South	LU
Morrell, Philip	Oxfordshire, Henley	L
Morton, A. C.	Sutherland	L
Muldon, N.	Wicklow, East	N
Munro-Ferguson, R. C.	Leith Burghs	L
Muntz, Sir P. A.	Warwicks., North, Tamworth...	C
Murnaghan, G.	Tyrone, Mid	N
Murphy, John	Kerry, East	N
Murphy, W. J.	Kilkenny, South	N
Murray, Hon. A. O.	Peebles and Selkirk	L
Murray, James	Aberdeenshire, East	L
Murray, Captain	Kincardineshire	L
Myer, Horatio	Lambeth, North	L
Nannetti, J. P.	Dublin, College Green	N
Napier, T. B.	Kent, Faversham	L
Newnes, Frank	Notts., Bassetlaw	L
Newnes, Sir G.	Swansea Town	L
Nicholls, George	Northamptonshire, North	L
Nicholson, C. N.	Yorks., Doncaster	L
Nicholson, W. Grant	Hampshire, East, Petersfield...	C
Nield, Herbert	Middlesex, Ealing	C
Nolan, Jos.	Louth, South	N
Norton, Capt. C.	Newington, West	L
Norman, Henry	Wolverhampton, South	L

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Nugent, Sir W.	Westmeath, South	N
Nuttall, H.	Lancs., Stretford	L
O'Brien, Kendall	Tipperary, Mid	N
O'Brien, Patrick	Kilkenny	N
O'Brien, William	Cork, City	N
O'Connor, James	Wicklow, West	N
O'Connor, John	Kildare, North	N
O'Connor, T. P.	Liverpool, Scotland	N
O'Doherty, Philip.....	Donegal, North	N
O'Donnell, C. J.	Newington, Walworth	L
O'Donnell, John	Mayo, South	N
O'Donnell, Thomas	Kerry, West	N
O'Dowd, John.....	Sligo, South	N
O'Grady, J.	Leeds, East	LR
O'Hare, Patrick	Monaghan, North	N
O'Kelly, Conor	Mayo, North	N
O'Kelly, J. J.	Roscommon, North	N
O'Malley, William	Galway, Connemara	N
O'Neill, Hon. Robert T.....	Antrim, Mid	C
O'Shaughnessy, P. J.	Limerick, West	N
O'Shee, J. J.	Waterford, West.....	N
Oddy, J. J.	Yorks., W.R., Pudsey	C
Osmond-Williams, A. (see William s, A. Osmond-).		
Parker, Sir Gilbert.....	Gravesend	C
Parker, J.	Halifax	LR
Parkes, E.	Birmingham, Central	LU
Partington, O.	Derbyshire, High Peak	L
Paul, Herbert	Northampton	L
Paulton, J. M.	Durham, Bishop Auckland ...	L
Pearce, Robert	Staffs., Leek	L
Pearce, William	Tower Hamlets, Limehouse ...	L
Pearson, H.	Suffolk, Eye	L
Pearson, Sir W.	Colchester	L
Pease, H. Pike	Darlington	LU
Pease, Joseph A.	Essex, Saffron Walden	L
Percy, Earl	Kensington, South	C
Perks, R. W.	Lincolnshire, Louth	L
Philipps, Col. Ivor	Southampton	L
Phillips, John N.	Longford, South	N
Philipps, Owen C.	Pembroke and Haverfordwest...	L
Pickersgill, E. H.	Bethnal Green, South-West ...	L
Pirie, V. Duncan	Aberdeen, North.....	L
Pollard, Dr. G. H.	Lancs., Eccles	L
Ponsonby, A.	Stirling Burghs	L
Powell, Sir F. S., Bart.	Wigan	C
Power, P. J.	Waterford, East	N
Price, C. E.	Edinburgh, Central	L
Price, R. J.	Norfolk, East	L

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Priestley, Arthur	Grantham	L
Priestley, W. E. B.	Bradford, East	L
Pullar, Sir R.	Perth	L
Radford, George H.	Islington, East	L
Rainy, Dr. A. R.	Kilmarnock Burghs	L
Randles, Sir J.	Cumberland, Cockermouth ...	C
Raphael, H. H.	Derbyshire, South	L
Rasch, Sir Carne	Essex, Chelmsford	C
Ratcliff, Major R. F.	Staffs., Burton	LU
Rawlinson, J. F. P.	Cambridge University	C
Rea, Russell	Gloucester	L
Rea, Walter R.	Scarboro'	L
Reddy, M.	King's County, Birr	N
Redmond, John E.	Waterford	N
Redmond, William H. K.	Clare, East	N
Rees, J. D.	Montgomery District	L
Remnant, J. F.	Finsbury, Holborn	C
Rendall, A.	Gloucester, Thornbury	L
Renton, Major Leslie	Lincolnshire, Gainsboro'	L
Renwick, G.	Newcastle-on-Tyne	U
Richards, T. F.	Wolverhampton, West	LR
Richards, Tom	Monmouthshire, West	Lab.
Richardson, A.	Nottingham, South	L
Rickett, J. C.	Yorks., Osgoldcross	L
Ridsdale, E. A.	Brighton	L
Robartes, Hon. T. C. R.	Cornwall, Mid. St. Austell ...	L
Roberts, Chas. H.	Lincoln	L
Roberts, G. H.	Norwich	LR
Roberts, J. Bryn	Carnarvonshire, Eifion	L
Roberts, John Herbert	Denbighshire, West	L
Roberts, Samuel	Sheffield, Ecclesall	C
Robertson, Sir George Scott ...	Bradford, Central	L
Robertson, J. M.	Northumberland, Tyneside ...	L
Robinson, Sydney	Brecknockshire	L
Robson, Sir W.	South Shields	L
Roch, W.	Pembrokeshire	L
Roche, Augustine	Cork, City	N
Roche, J.	Galway, East	N
Roe, Sir Thomas	Derby	L
Rogers, F. Newman	Wilts., Devizes	L
Ronaldshay, Lord	Middlesex, Hornsey	U
Ropner, Sir Robert	Stockton	C
Rose, C. D.	Cambs., Newmarket	L
Rothschild, Hon. L. W.	Bucks., Mid. Aylesbury	LU
Rowlands, James	Kent, Dartford	L
Runciman, Walter (jun.)	Dewsbury	L
Russell, T. W.	Tyrone, South	L
Rutherford, John	Lancs., Darwen	C
Rutherford, Dr. V. H.	Middlesex, Brentford	L
Rutherford, W. Watson	Liverpool, West Derby	C

THE HOUSE OF COMMONS.

Member.	Constituency.	Party
Salter, —	Berks., Basingstoke	LU
Samuel, H. L.	Yorks., Cleveland	L
Samuel, S. M.	Tower Hamlets, Whitechapel...	L
Sandys, Lieut.-Col. T. M.	Lancs., South-West, Bootle	C
Sassoon, Sir E.	Hythe	C
Scarisbrick, T. T. L.	Dorset, South	L
Schwann, C. D.	Cheshire, Hyde	L
Schwann, Sir C. E.	Manchester, North	L
Scott, A. H.	Ashton-under-Lyne	L
Scott, Sir S.	Marylebone, West	C
Sears, J. E.	Cheltenham	L
Seaverns, J. H.	Lambeth, Brixton	L
Seddon, J. A.	Lancs., Newton	LR
Seely, J. E. Bernard	Liverpool, Abercromby	L
Shackleton, D. J.	Lancs., Clitheroe	LR
Shaw, Charles E.	Stafford	L
Shaw, Rt. Hon. Thos.	Hawick Burghs	L
Sheehan, D. D.	Cork Co., Mid	N
Sheehy, David	Meath, South	N
Sheffield, Sir Berkeley	Lincolnshire, Brigg	U
Sherwell, A. J.	Huddersfield	L
Shipman, Dr. J. G.	Northampton	L
Silcock, T. B.	Somerset, Wells	L
Simon, J. A.	Essex, Walthamstow	L
Sinclair, Rt. Hon. J.	Forfarshire	L
Sloan, T. H.	Belfast, South	C
Smeaton, D. Mc.Kenzie	Stirlingshire	L
Smith, A. H.	Herts., East	C
Smith, F. E.	Liverpool, Walton	C
Smith, Hon. W. F. D.	Strand	C
Smyth, Thos. J.	Leitrim, South	N
Snowden, Philip	Blackburn	LR
Soames, A. W.	Norfolk, South	L
Soares, E. J.	Devonshire, Barnstaple	L
Spicer, Albert	Hackney, Central	L
Stanger, H. Y.	Kensington, North	L
Stanier, Beville	Shropshire, Newport	C
Stanley, A.	Staffs., North-West	L
Stanley, Hon. Arthur	Lancs., South-West, Ormskirk.	C
Stanley, Hon. A. Lyulph	Cheshire, Eddisbury	L
Starkey, John R.	Notts., Newark	C
Steadman, William C.	Finsbury, Central	Lab.
Stewart, Halley	Greenock	L
Stewart-Smith, D.	Westmorland, Kendal	L
Stone, Sir J. B.	Birmingham, East	C
Strachey, Sir Edward	Somerset, South	L
Straus, B. S.	Tower Hamlets, Mile End	L
Strauss, E. A.	Berkshire, North	L
Stuart, James	Sunderland	L
Stuart-Wortley, Rt. Hon. C. B.	Sheffield, Hallam	C
Summerbell, T. R.	Sunderland	LR
Sutherland, J. E.	Elgin Burghs	L

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Talbot, Lord Edmund	Sussex, S.W., Chichester	C
Talbot, Rt. Hon. J. G.	Oxford University	C
Taylor, Austin	Liverpool, East Toxteth	L
Taylor, J. W.	Durham, Chester-le-Street	Lab.
Taylor, T. C.	Lancs., Radcliffe-cum-Farnw'th	L
Tennant, E. P.	Salisbury	L
Tennant, H. J.	Berwickshire	L
Thomas, F. Freeman	Bodmin	L
Thomas, Abel	Carmarthenshire, East	L
Thomas, Sir Alfred	Glamorgan, East	L
Thomas, D. A.	Merthyr Tydvil	L
Thomasson, F.	Leicester	L
Thompson, J. W. H.	Somerset, East	L
Thomson, W. Mitchell- (see Mitche	ll-Thomson).	
Thorne, W.	West Ham, South	LR
Thorne, —	Wolverhampton, East	L
Thornton, P. M.	Clapham	C
Tillett, Louis J.	Norwich	L
Tomkinson, J.	Cheshire, Crewe	L
Torrance, A. M.	Glasgow, Central	L
Toulmin, G.	Bury	L
Trevelyan, C. P.	Yorks., W.R., Elland	L
Tuke, Sir J. Batty	Edinburgh & St. Andrew's Univ.	C
Turnour, Viscount	Sussex, Horsham	C
Ure, A.	Linlithgow, West Lothian	L
Valentia, Viscount	Oxford	C
Verney, F. W.	Bucks., Buckingham	L
Villiers, E. A.	Brighton	L
Vincent, Sir C. Howard	Sheffield, Central	C
Vivian, Henry	Birkenhead.....	L
Wadsworth, J.	Yorks., Hallamshire	Lab.
Waldron, L. A.	Dublin, St. Stephen's Green ...	N
Walker, H. de Rosenbach	Leicestershire, Melton	L
Walker, Col. W. Hall	Lancs., Widnes	C
Walrond, Hon. Lionel	Devon, Tiverton	C
Walsh, Stephen.....	Lancs., Ince	LR
Walters, W. Tudor	Sheffield, Brightside	L
Walton, Joseph.....	Yorks., W.R., Barnsley	L
Ward, Hon. Dudley	Southampton	L
Ward, John	Stoke-on-Trent	Lab.
Warde, Col. C. E.	Kent, Mid, Medway	C
Wardle, G. J.	Stockport	LR
Waring, Captain L.	Banffshire	L
Warner, T. C. T.	Staffs., Lichfield	L
Wason, Eugene	Clackmannan and Kinross	L
Wason, J. Cathcart	Orkney and Shetland	L
Waterlow, D. S.	Islington, North	L
Watt, H. Anderson	Glasgow, College	L
Wedgwood, J. C.	Newcastle-under-Lyme	L

THE HOUSE OF COMMONS.

Member.	Constituency.	Party.
Weir, J. Galloway	Ross and Cromarty	L
Whitbread, S. Howard	Hunts., Huntingdon	L
White, George	Norfolk, North-West	L
White, J. Dundas	Dumbartonshire	L
White, Luke	Yorks., Buckrose	L
White, Patrick	Meath, North	N
Whitehead, Rowland	Essex, South-East	L
Whitley, J. H.	Halifax	L
Whittaker, T. P.	Yorks., W.R., E., Spen Valley...	L
Wiles, Thomas	Islington, South	L
Wilkie, Alex.	Dundee	LR
Williams, A. Osmond	Merionethshire	L
Williams, J.	Glamorganshire, Gower	Lab.
Williams, Col. R.	Dorset, West	C
Williams, W. Llewelyn	Carmarthen District.....	L
Williamson, A.	Elgin and Nairn	L
Willoughby de Eresby, Lord.....	Lincolnshire, Horncastle	C
Wills, A. W.	Dorset, North	L
Wilson, A. S.	Yorks., E.R., Holderness	C
Wilson, Henry Joseph	Yorks., W.R., S., Holmfirth	L
Wilson, J. Havelock	Middlesbro'	Lab.
Wilson, John	Durham, Mid	Lab.
Wilson, John W.	Worcestershire, North, Oldbury ..	L
Wilson, P. W.	St. Pancras, South	L
Wilson, W. T.	Lancs., Westhoughton	LR
Wilson, Guy	Hull, West	L
Winfrey, R.	Norfolk, South	L
Wodehouse, Lord	Norfolk, Mid	L
Wolff, Gustav W.	Belfast, East	C
Wood, T. Mc.Kinnon	Glasgow, St. Rollox.....	L
Wyndham, George	Dover	C
Young, Samuel	Cavan, East.....	N
Younger, G.	Ayr Burghs	C
Yoxall, J. H.	Nottingham, West	L

STATE OF PARTIES.

Conservatives and Unionists.....	165
Liberals	370
Labour, Trade Union Party	22
Labour Representation Party	30
Nationalists	83
Total	670

PRESIDENTS OF THE UNITED STATES OF AMERICA.

	YEAR.
<i>Declaration of Independence</i>	4th July, 1776
General Washington, first President	1789 and 1793
John Adams	1797
Thomas Jefferson	1801 and 1805
James Madison	1809 and 1813
James Monroe	1817 and 1821
John Quincy Adams.....	1825
General Andrew Jackson	1829 and 1833
Martin Van Buren	1837
General William Henry Harrison (died 4th April)	1841
John Tyler (previously Vice-President)	1841
James Knox Polk	1845
General Zachary Taylor (died 9th July, 1850)	1849
Millard Fillmore (previously Vice-President).....	1850
General Franklin Pierce	1853
James Buchanan	1857
Abraham Lincoln (assassinated 14th April, 1865).....	1861 and 1865
Andrew Johnson (previously Vice-President)	1865
General Ulysses S. Grant	1869 and 1873
Rutherford Richard Hayes, after long contest with Tilden.....	1877
General Garfield (shot July 2; died September 19)	1881
Chester A. Arthur, Vice-President, succeeded September 20	1881
Grover Cleveland	1885
General Benjamin Harrison	1889
Grover Cleveland	1893
William M'Kinley.....	1896
William M'Kinley (shot September 6th, 1901; died September 14th)	1900
Theodore Roosevelt	1901
" " re-elected	1904
William Howard Taft.....	1908

The United States of America form a Federal Republic, consisting of 45 States and 5 Territories.

WRECKS.

NUMBER AND TONNAGE OF VESSELS BELONGING TO THE UNITED KINGDOM TOTALLY LOST AT SEA, EXCLUSIVE OF VESSELS OF THE ROYAL NAVY, IN THE YEARS 1892 TO 1906.

YEARS.	SAILING.		STEAM.		TOTAL.	
	Vessels.	Tons.	Vessels.	Tons.	Vessels.	Tons.
1892	321	88,220	96	76,076	417	164,296
1893	391	82,888	132	96,036	523	178,924
1894	390	70,792	149	104,126	539	174,918
1895	352	90,572	126	94,851	478	185,423
1896	326	81,217	107	94,607	433	175,824
1897	347	63,877	128	105,053	475	168,930
1898	288	52,409	125	111,686	413	164,095
1899	265	50,447	132	133,128	397	183,575
1900	253	64,005	132	95,998	385	160,003
1901	244	60,346	103	72,773	347	133,119
1902	241	45,010	94	59,325	335	104,335
1903	304	47,972	115	89,621	419	137,593
1904	201	41,141	120	101,589	321	142,730
1905	213	49,392	116	82,294	329	131,686
1906	231	50,210	126	98,004	357	148,214

NOTE.—The losses of unregistered vessels (if any) are included in the above figures.

WRECKS.

NUMBER OF PASSENGERS AND CREW LOST BY WRECKS AND CASUALTIES AT SEA TO VESSELS BELONGING TO THE UNITED KINGDOM, EXCLUSIVE OF VESSELS OF THE ROYAL NAVY, IN THE YEARS 1892 TO 1906.

YEARS.	FROM SAILING VESSELS.			FROM STEAM VESSELS.			TOTAL.		
	Crew.	Passengers.	Total.	Crew.	Passengers.	Total.	Crew.	Passengers.	Total.
1892.....	812	40	852	406	72	478	1,218	112	1,330
1893.....	763	57	820	634	33	667	1,397	90	1,487
1894.....	946	71	1,017	535	1,183	1,718	1,481	1,254	2,735
1895.....	955	70	1,025	385	34	419	1,340	104	1,444
1896.....	474	12	486	359	398	757	833	410	1,243
1897.....	420	9	429	408	39	447	828	48	876
1898.....	442	20	462	430	80	510	872	100	972
1899.....	484	23	507	699	102	801	1,183	125	1,308
1900.....	564	12	576	549	38	587	1,113	50	1,163
1901.....	462	15	477	327	8	335	789	23	812
1902.....	225	13	238	460	674	1,134	685	687	1,372
1903.....	339	14	353	364	22	386	703	36	739
1904.....	287	18	305	305	9	314	592	27	619
1905.....	448	11	459	328	111	439	776	122	898
1906.....	250	7	257	180	5	185	430	12	442

NOTE.—The losses of unregistered vessels (if any) are included in the above figures.

THE TIME ALL OVER THE WORLD.

When the clock at Greenwich points to Noon the time at the various places is as follows:—

	H. M.		H. M.
Boston, U.S.....	7 18 a.m.	Copenhagen	12 50 p.m.
Dublin	11 35 a.m.	Florence	12 45 p.m.
Edinburgh	11 47 a.m.	Jerusalem	2 21 p.m.
Glasgow	11 43 a.m.	Madras	5 21 p.m.
Lisbon	11 43 a.m.	Malta	12 58 p.m.
Madrid	11 45 a.m.	Melbourne, Australia ...	9 40 p.m.
New York, U.S.	7 14 a.m.	Moscow	2 30 p.m.
Penzance	11 38 a.m.	Munich	12 46 p.m.
Philadelphia, U.S.	6 59 a.m.	Paris	12 9 p.m.
Quebec	7 15 a.m.	Pekin	7 46 p.m.
Adelaide, Australia.....	9 11 p.m.	Prague	12 58 p.m.
Amsterdam	12 19 p.m.	Rome	12 50 p.m.
Athens	1 35 p.m.	Rotterdam.....	12 18 p.m.
Berlin	12 54 p.m.	St. Petersburg	2 1 p.m.
Berne	12 30 p.m.	Suez	2 10 p.m.
Bombay	4 52 p.m.	Sydney, Australia	10 5 p.m.
Brussels	12 17 p.m.	Stockholm.....	1 12 p.m.
Calcutta	5 54 p.m.	Stuttgart.....	0 37 p.m.
Capetown	1 14 p.m.	Vienna	1 6 p.m.
Constantinople	1 56 p.m.		

Hence, by a little calculation, the time for those places at any hour of our day may be ascertained. At places east of London the apparent time is later, and west of London, earlier; for uniformity sake, however, Greenwich time is kept at all railways in Great Britain and Ireland.

TOTAL GROSS AMOUNT OF INCOME BROUGHT UNDER THE REVIEW OF THE INLAND REVENUE DEPARTMENT.

Year.	England.	Scotland.	Ireland.	United Kingdom.	Year.
	£	£	£	£	
1892-3	585,650,046	62,076,761	31,763,710	679,490,517	1892-3
1893-4	580,041,683	61,632,540	32,037,765	673,711,988	1893-4
1894-5	564,098,584	61,328,840	31,669,653	657,097,077	1894-5
1895-6	583,966,579	62,143,688	31,659,583	677,769,850	1895-6
1896-7	607,112,810	65,350,653	32,278,145	704,741,608	1896-7
1897-8	633,293,018	68,548,264	32,619,964	734,461,246	1897-8
1898-9	657,212,406	72,209,602	33,245,301	762,667,309	1898-9
1899-1900	682,020,599	76,213,242	33,501,572	791,735,413	1899-1900
1900-1	719,354,160	79,962,343	34,039,010	833,355,513	1900-1
1901-2	749,127,300	83,515,877	34,350,276	866,993,453	1901-2
1902-3	760,844,311	84,218,290	34,575,945	879,638,546	1902-3
1903-4	781,661,273	86,004,343	35,092,969	902,758,585	1903-4
1904-5	789,681,212	87,010,655	35,437,813	912,129,680	1904-5
1905-6	801,690,717	87,150,635	36,343,204	925,184,556	1905-6
1906-7	816,854,364	88,749,171	38,098,479	943,702,014	1906-7

BAROMETER INSTRUCTIONS.

COMPILED BY THE LATE ADMIRAL FITZROY, F.R.S.

The barometer should be set regularly by a duly-authorised person, about sunrise, noon, and sunset.

The words on scales of barometers should not be so much regarded for weather indications as the RISING or FALLING of the mercury; for if it stand at CHANGEABLE (29.50) and then rise towards FAIR (30.00) it presages a change of wind or weather, though not so great as if the mercury had risen higher; and, on the contrary, if the mercury stand above FAIR and then fall it presages a change, though not to so great a degree as if it had stood lower; beside which, the direction and force of wind are not in any way noticed.

It is not from the point at which the mercury may stand that we are alone to form a judgment of the state of the weather, but from its RISING or FALLING, and from the movements of immediately PRECEDING days as well as hours, keeping in mind effects of change of DIRECTION, and dryness or moisture, as well as alteration of force or strength of wind.

It should always be remembered that the state of the air FORETELLS COMING weather rather than shows the weather that is PRESENT—an invaluable fact too often overlooked—that the longer the time between the signs and the change foretold by them the longer such altered weather will last; and, on the contrary, the less the time between a warning and a change the shorter will be the continuance of such foretold weather.

If the barometer has been about its ordinary height, say near 30 inches at the sea-level, and is steady on rising, while the thermometer falls and dampness becomes less, north-westerly, northerly, north-easterly wind, or less wind, less rain or snow may be expected.

On the contrary, if a fall takes place with a rising thermometer and increased dampness, wind and rain may be expected from the south-eastward, southward, or south-westward. A fall with low thermometer foretells snow.

When the barometer is rather below its ordinary height, say down to near 29½ inches (at sea-level), a rise foretells less wind, or a change in its direction towards the northward, or less wet; but when it has been very low, about 29 inches, the first rising usually precedes or indicates strong wind—at times heavy squalls—from the north-westward, northward, or north-eastward, AFTER which violence a gradually rising glass foretells improving weather; if the thermometer falls, but if the warmth continues, probably the wind will back (shift against the sun's course), and more southerly or south-westerly wind will follow, especially if the barometer rise is sudden.

The most dangerous shifts of wind, or the HEAVIEST northerly gales, happen soon after the barometer first rises from a very low point; or if the wind veers GRADUALLY at some time afterwards.

BAROMETER INSTRUCTIONS.

Indications of approaching change of weather and the direction and force of winds are shown less by the height of the barometer than by its falling or rising. Nevertheless, a height of more than 30 (30.00) inches (at the level of the sea) is indicative of fine weather and MODERATE winds, except from east to north, OCCASIONALLY.

A rapid rise of the barometer indicates unsettled weather, a slow movement the contrary; as likewise a STEADY barometer, when continued and with dryness, foretells very fine weather.

A rapid and considerable fall is a sign of stormy weather, and rain or snow. Alternate rising and sinking indicates unsettled or threatening weather.

The greatest depressions of the barometer are with gales from S.E., S., or S.W.; the greatest deviations, with wind from N.W., N., or N.E., or with calm.

A sudden fall of the barometer, with a westerly wind, is sometimes followed by a violent storm from N.W., N., or N.E.

If a gale sets in from the E. or S.E., and the wind veers by the south, the barometer will continue falling until the wind is near a marked change, when a lull MAY occur; after which the gale will soon be renewed, perhaps suddenly and violently, and the veering of the wind towards the N.W., N., or N.E. will be indicated by a rising of the barometer, with a fall of the thermometer.

After very warm and calm weather a storm or squall, with rain, may follow; likewise at any time when the atmosphere is HEATED much above the USUAL temperature of the season.

To know the state of the air not only the barometer AND THERMOMETER, but appearances of the sky should be vigilantly watched.

 SIGNS OF WEATHER.

Whether clear or cloudy, a rosy sky at sunset presages fine weather; a red sky in the morning, bad weather or much wind, perhaps rain; a grey sky in the morning, fine weather; a high dawn, wind; a low dawn, fair weather.*

Soft-looking or delicate clouds foretell fine weather, with moderate or light breezes; hard-edged, oily-looking clouds, wind. A dark, gloomy, blue sky is windy, but a light, bright blue sky indicates fine weather. Generally, the softer the clouds look, the less wind (but perhaps more rain) may be expected; and the harder, more "greasy," rolled, tufted, or ragged, the stronger the coming wind will prove. Also a bright yellow sky at sunset presages wind; a pale yellow, wet; and thus, by the prevalence of red, yellow, or grey tints, the coming weather may be foretold very nearly—indeed, if aided by instruments, almost exactly.

* A high dawn is when the first indications of daylight are seen above a bank of clouds. A low dawn is when the day breaks on or near the horizon, the first streaks of light being very low down.

BAROMETER INSTRUCTIONS.

Small inky-looking clouds foretell rain; light scud clouds driving across heavy masses show wind and rain, but if alone may indicate wind only.

High upper clouds crossing the sun, moon, or stars in a direction different from that of the lower clouds, or the wind then felt below, foretell a change of wind.

After fine, clear weather the first signs in the sky of a coming change are usually light streaks, curls, wisps, or mottled patches of white distant clouds, which increase, and are followed by an overcasting of murky vapour that grows into cloudiness. This appearance, more or less oily or watery as wind or rain will prevail, is an infallible sign.

Light, delicate, quiet tints or colours, with soft, undefined forms of clouds, indicate and accompany fine weather; but gaudy or unusual hues, with hard, definitely-outlined clouds, foretell rain, and probably strong wind.

When sea-birds fly out early and far to seaward, moderate wind and fair weather may be expected. When they hang about the land, or over it, sometimes flying inland, expect a strong wind, with stormy weather. As many creatures besides birds are affected by the approach of rain or wind, such indications should not be slighted by an observer who wishes to foresee weather.

Remarkable clearness of atmosphere near the horizon, distant objects such as hills unusually visible, or raised (by refraction),* and what is called a "good HEARING day," may be mentioned among signs of wet, if not wind, to be expected.

More than usual twinkling of the stars, indistinctness or apparent multiplication of the moon's horns, haloes, "wind-dogs" (fragments or pieces of rainbows, sometimes called "wind-galls") seen on detached clouds, and the rainbow, are more or less significant of increasing wind, if not approaching rain with or without wind.

Lastly, the dryness or dampness of the air, and its temperature (for the season), should ALWAYS be considered WITH OTHER indications of change or continuance of wind and weather.

On barometer scales the following contractions may be useful:—

RISE
FOR
N.E.LY
(N.W.-N.-E.)
DRY
OR
LESS
WIND.
—
EXCEPT
WET FROM
N.Ed.

FALL
FOR
S.W.LY
(S.E.-S.-W.)
WET
OR
MORE
WIND.
—
EXCEPT
WET FROM
N.Ed.

When the wind shifts against the sun,
Trust it not, for back it will run.

FIRST rise after very low
Indicates a stronger blow.

Long foretold—long last;
Short notice—soon past.

* Much refraction is a sign of easterly wind.

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1908.

(From Official Sources.)

THE OBSERVATORY, GREENWICH, KENT.—HEIGHT OF STATION ABOVE SEA LEVEL, 159 FEET.

YEAR 1907-8.	BARO-METER.	AIR TEMPERATURE.					ABSOLUTE MINIMUM AND MAXIMUM.				BRIGHT SUNSHINE.			CLOUD.	RAIN AND OTHER FORMS OF PRECIPITATION.			
		MEAN OF			Differ- ence from Average.	Day of Month.		Mini- mum.	Day of Month.		Total Ob- served.	Differ- ence from Average.	Total Poss.			Mean of Observa- tions of amount at 9 a.m. and 9 p.m. (Scale 0-10).	Num- ber of Days.	Total Fall.
		A	B	Maxi- mum.		Mini- mum.	Maxi- mum.		Day of Month.									
Month.	Mean Pressure, at 32° F. at Station Level.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Hrs.	Hrs.	Hrs.	Per cent. of Poss.				
1907.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Hrs.	Hrs.	Hrs.				Ins.	
October	29.496	43.5	58.7	+0.7	51.1	25	36.0	68.0	1	68.0	99.0	+4.0	331	6.4	24	3.25	3.25	
November ..	.814	38.9	50.8	+1.4	44.8	22	29.0	60.0	9	60.0	37.0	-11.0	266	7.4	9	2.23	2.23	
December ..	29.600	37.2	46.1	+2.0	41.6	16	28.0	57.0	8	57.0	47.0	+1.0	244	8.0	15	2.73	2.73	
1908.																		
January	29.983	3.09	41.7	-2.1	36.3	6, 12	18.0	54.0	27	54.0	57.0	+16.0	22	6.4	9	1.51	1.51	
February ..	29.919	35.7	47.5	+1.8	41.6	3	28.0	55.0	17	55.0	63.0	+6.0	22	6.3	13	1.46	1.46	
March	29.681	33.9	47.6	-1.8	40.7	15	24.0	59.0	24	59.0	102.0	+3.0	28	6.7	17	2.22	2.22	
April	29.772	36.8	51.7	-3.8	44.3	9	28.0	62.0	29	62.0	138.0	-9.0	33	6.9	15	2.10	2.10	
May	29.834	47.2	66.2	+2.9	56.7	24	38.0	77.0	19	77.0	200.0	+14.0	41	6.1	15	1.53	1.53	
June	29.914	49.7	71.0	+0.1	60.4	7	42.0	82.0	4	82.0	262.0	+65.0	53	5.7	6	2.07	2.07	
July	29.844	53.2	73.0	-0.6	63.1	20	47.0	84.0	3	84.0	202.0	-34.0	41	5.8	..	3.66	3.66	
August	29.822	51.4	70.1	-2.2	60.7	31	47.0	83.0	3	83.0	214.0	+4.0	48	5.6	..	3.28	3.28	
September ..	29.818	47.7	66.4	-1.2	57.0	13	36.0	80.0	30	80.0	165.0	+10.0	44	5.8	..	1.22	1.22	

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1908.

(From Official Sources.)

THE OBSERVATORY, BIRMINGHAM, WARWICK.—HEIGHT OF STATION ABOVE SEA LEVEL, 542 FEET.

YEAR 1907-8.	BARO- METER.	AIR TEMPERATURE.					ABSOLUTE MINIMUM AND MAXIMUM.				BRIGHT SUNSHINE.		CLOUD.	RAIN AND OTHER FORMS OF PRECIPITATION.	
		MEAN OF		Differ- ence from Average.	Mini- mum.	Day of Month.	Maxi- mum.	Day of Month.	Total Observed.	Differ- ence from Average.	Total Poss.	Mean of Observa- tions of amount at 9 a.m. and 9 p.m. (Scale 0-10).		Num- ber of Days.	Total Fall.
		A	B												
Month.	Mean Pressure, at 32° F. at Station Level.	Mini- mum.	Maxi- mum.	Mean of A and B.	Deg.	Deg.	Deg.	Deg.	Deg.	Hrs.	Hrs.	Hrs.	Ins.		
1907.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Hrs.	Hrs.	Hrs.	Ins.		
October	29-088	43-7	55-4	49-6	+1-4	35-0	25	65-0	6	63-0	..	323	5-81		
November ..	369	39-3	48-5	43-9	+1-2	29-0	30	55-0	9	41-0	..	256	2-08		
December ..	29-131	35-7	43-4	39-6	+0-9	29-0	29	53-0	8, 19	23-0	..	233	3-44		
1908.												Per cent of Poss.			
January	29-525	31-3	40-8	36-1	-1-7	17-0	5	54-0	27	27-0	..	11	0-81		
February ..	29-474	36-7	46-1	41-4	+2-5	29-0	13	51-0	20, 21	45-0	..	16	1-26		
March	29-223	33-5	44-5	39-0	-2-2	28-0	20	55-0	8	61-0	..	17	3-01		
April	29-367	36-0	49-2	42-6	-3-1	27-0	24	60-0	9	88-0	..	21	2-34		
May	29-396	47-0	62-7	54-9	+4-2	39-0	22	77-0	27	164-0	..	34	3-03		
June	29-518	49-2	65-5	57-4	0-0	43-0	15, 21	79-0	3	191-0	..	39	3-21		
July	29-433	52-9	68-5	60-7	+0-3	48-0	12	82-0	3	159-0	..	32	2-22		
August	29-413	51-2	65-4	58-3	-1-3	46-0	12	80-0	3	159-0	..	35	2-63		
September ..	29-373	48-4	60-8	54-6	-0-9	38-0	12	77-0	30	88-0	..	24	2-10		

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1908.

(From Official Sources.)

THE OBSERVATORY, SOUTHAMPTON, HANTS.—HEIGHT OF STATION ABOVE SEA LEVEL, 84 FEET.

YEAR 1907-8.	BARO-METER.	AIR TEMPERATURE.						BRIGHT SUNSHINE.				CLOUD.	RAIN AND OTHER FORMS OF PRECIPITATION.			
		Mean Pressure, at 32° F., at Station Level.	MEAN OF			Differ- ence from Average.	ABSOLUTE MINIMUM AND MAXIMUM.			Total Observed.	Differ- ence from Average.			Total Poss.		
			A	B	Maxi- mum.		Mini- mum.	Day of Month.	Maxi- mum.						Day of Month.	
Month.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Hrs.	Hrs.	Ins.						
1907.	October	29-564	46-6	59-1	52-9	+2-0	35-0	25	66-0	1	113-0	+ 1-0	325	6-2	27	7-32
	November ..	.903	40-9	52-3	46-6	+1-7	31-0	16	61-7	9	55-0	- 8-0	262	7-5	20	2-92
	December ..	29-687	39-2	47-9	43-6	+2-9	31-0	6	57-0	8	54-0	+ 7-0	241	7-2	20	4-40
1908.	January	30-091	33-0	43-9	38-5	-1-3	20-0	6	54-0	27	72-0	+20-0	28	6-5	16	1-90
	February ..	30-058	37-4	49-4	43-4	+2-2	30-0	2	55-0	18	76-0	+ 1-0	27	6-0	20	1-57
	March	29-789	35-8	49-0	42-4	-1-2	28-0	5	58-0	8	111-0	-15-0	30	7-3	17	3-32
	April	29-875	38-1	53-4	45-8	-2-6	31-0	24	65-0	16	178-0	+10-0	43	6-5	13	3-19
	May	29-936	48-9	64-4	56-7	+3-0	40-0	23	74-0	27	219-0	0	46	6-6	18	2-26
	June	30-012	51-6	70-3	61-0	+1-3	41-0	7	85-0	4	279-0	+67-0	57	5-4	5	0-51
	July	29-951	54-9	71-2	63-1	0-0	50-0	27	83-0	2	232-0	- 2-0	45	6-5	..	1-70
	August	29-928	52-6	69-8	61-2	-1-2	45-0	12	81-0	3	235-0	+27-0	53	4-2	..	4-91
	September ..	29-922	49-3	63-6	56-5	-1-8	39-0	13	74-0	30	140-0	-19-0	38	4-4	..	1-74

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1908.

(From Official Sources.)

THE OBSERVATORY, NORWICH (EATON), NORFOLK.—HEIGHT OF STATION ABOVE SEA LEVEL, 93 FEET.

YEAR 1907-8.	Baro- meter.	AIR TEMPERATURE.				BRIGHT SUNSHINE.				CLOUD.	RAIN AND OTHER FORMS OF PRECIPITATION.			
		MEAN OF			Differ- ence from Average.	Total Observed.	Differ- ence from Average.	Total Poss.	Mean of Observa- tions of amount at 9 a.m. and 9 p.m. (Scale 0-10).		Num- ber of Days.	Total Fall.		
		Mean Pressure, at 32° F. at Station Level.	A										B	
			Mini- mum.	B									Maxi- mum.	Maxi- mum.
Month.														
1907.	Ins.	Deg.	Deg.	Deg.	Deg.	16, 25	Deg.	Hrs.	Hrs.	Hrs.	Ins.			
October	44.1	57.5	50.8	34.0	25	65.0	1	..	323	23	3.26		
November	38.9	49.4	44.2	28.0	26	58.0	9	..	255	24	2.79		
December	35.5	44.6	40.1	26.0	16	56.0	8	..	232	25	2.91		
1908.														
January	30.8	41.0	35.9	17.0	5	55.0	27	..	..	21	1.13	
February	35.3	45.9	40.6	29.0	3, 5	52.0	21	..	..	18	2.17	
March	33.7	46.1	39.9	26.0	16	61.0	24	..	..	25	2.51	
April	36.5	49.4	43.0	28.0	25	60.0	9	..	..	19	2.67	
May	47.6	64.5	56.1	40.0	11	77.0	31	..	..	14	1.79	
June	50.3	67.5	58.9	40.0	15	79.0	1, 4	..	..	14	1.20	
July	53.1	69.8	61.5	45.0	8	81.0	30	..	..	..	3.49	
August	51.0	67.0	59.0	43.0	16	81.0	3	..	..	..	2.61	
September	49.1	64.2	56.7	37.0	13	77.0	30	..	..	..	2.91	

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1908.

(From Official Sources.)

THE OBSERVATORY, YORK, YORKSHIRE.—HEIGHT OF STATION ABOVE SEA LEVEL, 53 FEET.

YEAR 1907-8.	BARO-METER.	AIR TEMPERATURE.						BRIGHT SUNSHINE.			CLOUD.	RAIN AND OTHER FORMS OF PRECIPITATION.	
		MEAN OF			ABSOLUTE MINIMUM AND MAXIMUM.			Total Observed.	Difference from Average.	Total amount at 9 a.m. and 9 p.m. (Scale 0-10).		Num-ber of Days.	Total Fall.
		A	B	Maxi-mum.	Mean of A. and B.	Differ-ence from Average.	Mini-mum.							Day of Month.	Maxi-mum.	Day of Month.
Month.	Mean Pressure, at 32° F. at Station Level.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Hrs.	Hrs.	Hrs.	Ins.		
1907.	Ins.												
October	29.575	42.3	56.4	31.0	25	65.0	6	79.0	322	6.5	26	4.63	
November . .	.907	38.0	48.9	26.0	26	57.0	2	52.0	251	6.3	19	2.63	
December . .	29.661	35.4	44.1	25.0	24	53.0	8	15.0	225	6.7	21	2.77	
1908.									Per cent. of Poss.				
January	30.048	31.7	42.2	22.0	4	56.0	17	43.0	18	6.3	18	1.20	
February . .	29.936	35.9	47.2	29.0	2	54.0	10	70.0	25	6.1	17	1.69	
March	29.753	33.6	45.9	23.0	21	56.0	8	101.0	28	6.1	21	2.86	
April	29.915	36.8	49.8	23.0	24	60.0	8	113.0	27	6.9	20	2.00	
May	29.906	46.4	63.3	39.0	22, 23	76.0	27	152.0	31	6.4	13	2.36	
June	30.031	48.7	66.4	40.0	22	79.0	3	200.0	40	5.0	8	0.87	
July	29.929	52.9	68.9	45.0	8	84.0	2	169.0	33	6.1	..	2.65	
August	29.898	50.0	65.9	40.0	12	78.0	3	165.0	36	5.8	..	2.02	
September . .	29.863	48.4	63.9	36.0	12	80.0	30	119.0	32	5.9	..	1.86	

MONTHLY METEOROLOGICAL TABLE FOR THE YEAR ENDED SEPTEMBER 30, 1908.

(From Official Sources.)

THE OBSERVATORY, MANCHESTER, LANCASHIRE.—HEIGHT OF STATION ABOVE SEA LEVEL, 195 FEET.

YEAR 1907-8.	BARO- METER.	AIR TEMPERATURE.				ABSOLUTE MINIMUM AND MAXIMUM.				BRIGHT SUNSHINE.		CLOUD.	RAIN AND OTHER FORMS OF PRECIPITATION.				
		MEAN OF			Mean of A and B.	Differ- ence from Average.	Mini- mum.	Day of Month.	Maxi- mum.	Day of Month.	Total Ob- served.		Differ- ence from Average.	Total Poss.	Mean of Observa- tions at 9 a.m. and 9 p.m. (Scale 0·10).	Num- ber of Days.	Total Fall.
		A	B	Maxi- mum.													
Month.	Mean Pressure, at 32° F. at Station Level.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Hrs.	Hrs.	Hrs.	Ins.			
1907.	Ins.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Deg.	Hrs.	Hrs.	Hrs.	Ins.			
October	29·412	46·6	56·3	51·5	37·0	16	65·0	1	67·0	322	..	322	..	23	3·33	3·33	
November ..	748	41·4	49·2	45·3	31·0	30	59·0	2	13·0	252	..	252	..	22	2·36	2·36	
December ..	29·497	38·3	44·6	41·5	32·0	15	54·0	20	2·0	228	..	228	..	18	2·79	2·79	
1908.																	
January	29·905	34·0	41·8	37·9	22·0	5	54·0	17	8·0	3	..	3	..	13	2·86	2·86	
February ..	29·834	38·6	45·6	42·1	31·0	29	50·0	22	33·0	12	..	12	..	22	2·96	2·96	
March	29·604	35·9	45·2	40·6	29·0	5	55·0	23	75·0	21	..	21	..	18	2·54	2·54	
April	29·764	38·0	49·7	43·9	27·0	24	60·0	17	103·0	25	..	25	..	19	2·37	2·37	
May	29·754	48·9	62·4	55·7	41·0	3	74·0	28	151·0	31	..	31	..	17	2·39	2·39	
June	29·883	51·2	66·8	59·0	44·0	15	81·0	28	186·0	37	..	37	..	13	1·71	1·71	
July	29·787	54·9	68·0	61·5	48·0	8	82·0	1	131·0	26	..	26	..	..	4·80	4·80
August	29·757	53·0	64·6	58·8	44·0	12	74·0	2	136·0	30	..	30	..	..	2·65	2·65
September ..	29·716	51·6	61·8	56·7	40·0	12	78·0	30	67·0	18	..	18	..	..	3·30	3·30

RAINFALL AT THE CENTRES NAMED FROM 1895 TO 1907.

YEAR.	TRURO.		GREENWICH.		CAMBRIDGE.		LIVERPOOL.		HALIFAX.		CARLISLE.		MANCHESTER.	
	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.	Days it fell.	Inches.
1895.....	182	40.56	158	19.73	161	22.41	183	26.22	191	37.81	191	32.34	186	33.88
1896.....	182	31.26	161	22.42	178	21.33	196	27.47	195	31.36	197	28.00	204	33.78
1897.....	204	46.55	169	22.13	176	21.23	190	28.47	203	34.04	188	33.44	199	35.66
1898.....	177	33.29	142	18.85	161	17.77	183	25.81	196	29.01	..	..	197	29.82
1899.....	163	34.87	141	22.34	146	18.82	188	27.85	173	34.71	187	31.18	187	30.84
1900.....	212	46.16	165	23.22	167	19.71	207	32.00	215	39.00	219	39.56	203	36.82
1901.....	199	35.40	123	20.28	126	16.24	190	24.71	192	30.90	187	20.20	172	29.54
1902.....	188	36.10	159	19.34	139	15.76	200	25.77	186	27.72	216	25.52	192	26.51
1903.....	230	52.11	179	35.54	169	30.54	224	34.43	..	57.65	236	47.24	194	37.81
1904.....	203	44.59	153	20.66	165	17.57	220	30.94	..	41.82	218	23.16	207	25.10
1905.....	188	34.08	178	23.02	180	18.99	187	25.24	187	25.94	182	24.08	225	30.98
1906.....	197	39.34	161	24.74	171	22.32	197	31.20	207	33.84	209	30.00	240	32.20
1907.....	209	42.24	143	24.17	210	23.68	187	29.51	..	42.45	211	36.49	192	30.07

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1909.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.		
Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.	LIVERPOOL High Water.		Date.	Day.
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.		
1	F	h 6.40	h 7.15	1	M	h 8.80	h 9.5	1	Th	h 8.56	h 9.24	1	S	h 9.5	h 10.14	1	Th
2	T	h 7.48	h 8.19	2	W	h 9.35	h 10.0	2	F	h 9.47	h 10.6	2	M	h 9.44	h 10.1	2	W
3	W	h 8.48	h 9.16	3	Th	h 10.23	h 10.44	3	S	h 10.23	h 10.39	3	Th	h 10.17	h 10.32	3	Th
4	Th	h 9.43	h 10.7	4	F	h 11.4	h 11.24	4	M	h 10.54	h 11.4	4	F	h 10.48	h 11.4	4	F
5	F	h 10.29	h 10.51	5	S	h 11.43	h 11.7	5	Th	h 11.25	h 11.40	5	W	h 10.48	h 11.4	5	S
6	S	h 11.13	h 11.34	6	M	h 0.18	h 0.18	6	F	h 11.55	h 11.40	6	Th	h 11.20	h 11.37	6	S
7	Th	h 11.56	h 11.84	7	W	h 0.35	h 0.51	7	W	h 11.55	h 11.40	7	F	h 11.54	h 11.37	7	F
8	F	h 0.17	h 0.36	8	Th	h 1.8	h 1.24	8	Th	h 11.55	h 11.40	8	S	h 11.54	h 11.37	8	S
9	S	h 0.54	h 1.12	9	M	h 1.39	h 1.55	9	F	h 11.55	h 11.40	9	Th	h 11.54	h 11.37	9	Th
10	Th	h 1.29	h 1.46	10	W	h 2.10	h 2.25	10	W	h 1.40	h 1.55	10	F	h 1.21	h 1.40	10	W
11	F	h 2.3	h 2.19	11	Th	h 2.40	h 2.56	11	Th	h 1.40	h 1.55	11	S	h 2.44	h 3.9	11	Th
12	S	h 2.36	h 2.54	12	F	h 3.12	h 3.31	12	S	h 2.53	h 3.16	12	Th	h 3.37	h 4.10	12	S
13	Th	h 3.13	h 3.32	13	S	h 3.51	h 4.14	13	M	h 3.43	h 4.16	13	F	h 4.48	h 5.30	13	F
14	F	h 3.53	h 4.16	14	Th	h 4.41	h 5.13	14	W	h 4.56	h 5.43	14	Th	h 6.15	h 6.53	14	M
15	S	h 4.42	h 5.11	15	M	h 5.13	h 5.36	15	Th	h 5.64	h 6.34	15	F	h 7.36	h 8.2	15	M
16	Th	h 5.44	h 6.20	16	W	h 5.53	h 6.36	16	F	h 6.34	h 7.21	16	S	h 8.36	h 9.2	16	W
17	F	h 6.57	h 7.33	17	Th	h 6.39	h 7.15	17	Th	h 6.34	h 7.21	17	Th	h 9.36	h 10.13	17	Th
18	S	h 7.8	h 8.39	18	F	h 7.11	h 7.57	18	F	h 6.34	h 7.21	18	M	h 10.37	h 11.26	18	F
19	Th	h 8.7	h 9.34	19	S	h 7.46	h 8.32	19	M	h 6.34	h 7.21	19	W	h 10.37	h 11.26	19	S
20	F	h 9.10	h 9.25	20	Th	h 8.11	h 8.57	20	Th	h 6.34	h 7.21	20	Th	h 10.37	h 11.26	20	Th
21	S	h 10.49	h 11.12	21	F	h 8.32	h 9.18	21	F	h 6.34	h 7.21	21	F	h 10.37	h 11.26	21	F
22	Th	h 11.36	h 11.36	22	S	h 8.32	h 9.18	22	S	h 6.34	h 7.21	22	S	h 10.37	h 11.26	22	S
23	F	h 0.1	h 0.25	23	Th	h 8.32	h 9.18	23	Th	h 6.34	h 7.21	23	Th	h 10.37	h 11.26	23	Th
24	S	h 0.49	h 1.12	24	M	h 8.32	h 9.18	24	M	h 6.34	h 7.21	24	M	h 10.37	h 11.26	24	M
25	Th	h 1.35	h 1.59	25	W	h 8.32	h 9.18	25	W	h 6.34	h 7.21	25	W	h 10.37	h 11.26	25	W
26	F	h 2.22	h 2.45	26	Th	h 8.32	h 9.18	26	Th	h 6.34	h 7.21	26	Th	h 10.37	h 11.26	26	Th
27	S	h 3.3	h 3.30	27	F	h 8.32	h 9.18	27	F	h 6.34	h 7.21	27	F	h 10.37	h 11.26	27	F
28	Th	h 3.53	h 4.17	28	S	h 8.32	h 9.18	28	S	h 6.34	h 7.21	28	S	h 10.37	h 11.26	28	S
29	F	h 4.45	h 5.16	29	Th	h 8.32	h 9.18	29	Th	h 6.34	h 7.21	29	Th	h 10.37	h 11.26	29	Th
30	S	h 5.52	h 6.31	30	M	h 8.32	h 9.18	30	M	h 6.34	h 7.21	30	M	h 10.37	h 11.26	30	M
31	Th	h 7.12	h 7.52	31	W	h 8.32	h 9.18	31	W	h 6.34	h 7.21	31	W	h 10.37	h 11.26	31	W

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT LIVERPOOL FOR THE YEAR 1909—continued.

JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
Date.	LIVERPOOL High Water.			Date.	LIVERPOOL High Water.			Date.	LIVERPOOL High Water.			Date.	LIVERPOOL High Water.			Date.	LIVERPOOL High Water.			Date.	LIVERPOOL High Water.		
	Morn.	Aftern.	h m		Morn.	Aftern.	h m		Morn.	Aftern.	h m		Morn.	Aftern.	h m		Morn.	Aftern.	h m		Morn.	Aftern.	h m
1	9 41	10 2	10 2	1	10 52	11 16	11 16	1	10 52	11 16	11 16	1	10 52	11 16	11 16	1	10 52	11 16	11 16	1	10 52	11 16	11 16
2	10 23	10 45	11 29	2	11 39	0 3	0 27	2	11 39	0 3	0 27	2	11 39	0 3	0 27	2	11 39	0 3	0 27	2	11 39	0 3	0 27
3	11 7	11 29	11 29	3	0 3	0 27	0 27	3	0 3	0 27	0 27	3	0 3	0 27	0 27	3	0 3	0 27	0 27	3	0 3	0 27	0 27
4	11 51	11 51	11 51	4	0 27	0 3	0 3	4	0 27	0 3	0 3	4	0 27	0 3	0 3	4	0 27	0 3	0 3	4	0 27	0 3	0 3
5	12 14	12 14	12 14	5	0 3	0 27	0 27	5	0 3	0 27	0 27	5	0 3	0 27	0 27	5	0 3	0 27	0 27	5	0 3	0 27	0 27
6	12 24	12 24	12 24	6	0 27	0 3	0 3	6	0 27	0 3	0 3	6	0 27	0 3	0 3	6	0 27	0 3	0 3	6	0 27	0 3	0 3
7	12 34	12 34	12 34	7	0 3	0 27	0 27	7	0 3	0 27	0 27	7	0 3	0 27	0 27	7	0 3	0 27	0 27	7	0 3	0 27	0 27
8	12 44	12 44	12 44	8	0 27	0 3	0 3	8	0 27	0 3	0 3	8	0 27	0 3	0 3	8	0 27	0 3	0 3	8	0 27	0 3	0 3
9	12 54	12 54	12 54	9	0 3	0 27	0 27	9	0 3	0 27	0 27	9	0 3	0 27	0 27	9	0 3	0 27	0 27	9	0 3	0 27	0 27
10	1 0 4	1 0 4	1 0 4	10	0 27	0 3	0 3	10	0 27	0 3	0 3	10	0 27	0 3	0 3	10	0 27	0 3	0 3	10	0 27	0 3	0 3
11	1 10	1 10	1 10	11	0 3	0 27	0 27	11	0 3	0 27	0 27	11	0 3	0 27	0 27	11	0 3	0 27	0 27	11	0 3	0 27	0 27
12	1 20	1 20	1 20	12	0 27	0 3	0 3	12	0 27	0 3	0 3	12	0 27	0 3	0 3	12	0 27	0 3	0 3	12	0 27	0 3	0 3
13	1 30	1 30	1 30	13	0 3	0 27	0 27	13	0 3	0 27	0 27	13	0 3	0 27	0 27	13	0 3	0 27	0 27	13	0 3	0 27	0 27
14	1 40	1 40	1 40	14	0 27	0 3	0 3	14	0 27	0 3	0 3	14	0 27	0 3	0 3	14	0 27	0 3	0 3	14	0 27	0 3	0 3
15	1 50	1 50	1 50	15	0 3	0 27	0 27	15	0 3	0 27	0 27	15	0 3	0 27	0 27	15	0 3	0 27	0 27	15	0 3	0 27	0 27
16	2 0	2 0	2 0	16	0 27	0 3	0 3	16	0 27	0 3	0 3	16	0 27	0 3	0 3	16	0 27	0 3	0 3	16	0 27	0 3	0 3
17	2 10	2 10	2 10	17	0 3	0 27	0 27	17	0 3	0 27	0 27	17	0 3	0 27	0 27	17	0 3	0 27	0 27	17	0 3	0 27	0 27
18	2 20	2 20	2 20	18	0 27	0 3	0 3	18	0 27	0 3	0 3	18	0 27	0 3	0 3	18	0 27	0 3	0 3	18	0 27	0 3	0 3
19	2 30	2 30	2 30	19	0 3	0 27	0 27	19	0 3	0 27	0 27	19	0 3	0 27	0 27	19	0 3	0 27	0 27	19	0 3	0 27	0 27
20	2 40	2 40	2 40	20	0 27	0 3	0 3	20	0 27	0 3	0 3	20	0 27	0 3	0 3	20	0 27	0 3	0 3	20	0 27	0 3	0 3
21	2 50	2 50	2 50	21	0 3	0 27	0 27	21	0 3	0 27	0 27	21	0 3	0 27	0 27	21	0 3	0 27	0 27	21	0 3	0 27	0 27
22	3 0	3 0	3 0	22	0 27	0 3	0 3	22	0 27	0 3	0 3	22	0 27	0 3	0 3	22	0 27	0 3	0 3	22	0 27	0 3	0 3
23	3 10	3 10	3 10	23	0 3	0 27	0 27	23	0 3	0 27	0 27	23	0 3	0 27	0 27	23	0 3	0 27	0 27	23	0 3	0 27	0 27
24	3 20	3 20	3 20	24	0 27	0 3	0 3	24	0 27	0 3	0 3	24	0 27	0 3	0 3	24	0 27	0 3	0 3	24	0 27	0 3	0 3
25	3 30	3 30	3 30	25	0 3	0 27	0 27	25	0 3	0 27	0 27	25	0 3	0 27	0 27	25	0 3	0 27	0 27	25	0 3	0 27	0 27
26	3 40	3 40	3 40	26	0 27	0 3	0 3	26	0 27	0 3	0 3	26	0 27	0 3	0 3	26	0 27	0 3	0 3	26	0 27	0 3	0 3
27	3 50	3 50	3 50	27	0 3	0 27	0 27	27	0 3	0 27	0 27	27	0 3	0 27	0 27	27	0 3	0 27	0 27	27	0 3	0 27	0 27
28	4 0	4 0	4 0	28	0 27	0 3	0 3	28	0 27	0 3	0 3	28	0 27	0 3	0 3	28	0 27	0 3	0 3	28	0 27	0 3	0 3
29	4 10	4 10	4 10	29	0 3	0 27	0 27	29	0 3	0 27	0 27	29	0 3	0 27	0 27	29	0 3	0 27	0 27	29	0 3	0 27	0 27
30	4 20	4 20	4 20	30	0 27	0 3	0 3	30	0 27	0 3	0 3	30	0 27	0 3	0 3	30	0 27	0 3	0 3	30	0 27	0 3	0 3
31	4 30	4 30	4 30	31	0 3	0 27	0 27	31	0 3	0 27	0 27	31	0 3	0 27	0 27	31	0 3	0 27	0 27	31	0 3	0 27	0 27

Garston tides 7 minutes later than Liverpool each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1909.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.					
Date.	GOOLE High Water.		Day.	Date.	GOOLE High Water.		Day.	Date.	GOOLE High Water.		Day.	Date.	GOOLE High Water.		Day.	Date.	GOOLE High Water.		Day.	Date.
	Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.		
1	h m	h m	S	1	h m	h m	Th	1	h m	h m	Th	1	h m	h m	Th	1	h m	h m	Th	1
2	3 16	2 24	F	2	3 57	4 40	M	2	4 33	5 16	W	2	4 52	5 35	W	2	5 31	6 14	W	2
3	4 30	3 55	W	3	5 10	5 46	Th	3	5 35	5 57	Th	3	5 37	5 54	Th	3	6 39	6 22	Th	3
4	5 44	5 0	Th	4	6 12	6 32	F	4	6 15	6 31	F	4	6 10	6 26	F	4	7 16	6 57	F	4
5	6 58	6 25	F	5	7 22	7 51	W	5	7 17	7 28	W	5	7 12	7 28	W	5	7 55	7 36	W	5
6	8 15	7 37	S	6	8 26	8 26	Th	6	8 18	8 3	Th	6	8 12	8 1	Th	6	8 55	8 16	Th	6
7	9 24	8 42	W	7	9 38	9 27	S	7	9 15	8 32	S	7	9 12	8 34	S	7	9 12	8 53	S	7
8	10 31	9 47	Th	8	10 10	9 55	Th	8	9 46	9 30	Th	8	9 22	9 6	Th	8	9 54	9 32	Th	8
9	11 38	10 52	W	9	11 16	10 56	W	9	10 15	9 41	W	9	10 1	9 22	W	9	10 43	10 17	W	9
10	12 45	11 58	Th	10	12 1	11 36	F	10	11 47	11 21	F	10	11 1	10 46	F	10	11 39	11 10	Th	10
11	1 52	1 16	S	11	1 36	1 11	S	11	12 1	11 58	S	11	12 1	11 41	S	11	1 9	1 43	S	11
12	2 59	2 18	W	12	2 50	2 25	W	12	1 47	1 21	W	12	2 1	1 45	W	12	2 23	2 5	W	12
13	4 6	3 24	Th	13	4 14	3 44	Th	13	3 19	2 53	Th	13	3 13	2 47	Th	13	3 42	4 16	Th	13
14	5 13	4 41	F	14	5 26	4 51	F	14	4 29	4 3	F	14	4 23	4 10	F	14	5 13	5 13	F	14
15	6 20	5 45	S	15	6 32	5 56	S	15	5 39	5 29	S	15	5 33	5 16	S	15	6 22	6 45	S	15
16	7 27	6 48	W	16	7 37	6 56	W	16	6 46	6 26	W	16	6 41	6 18	W	16	7 34	7 34	W	16
17	8 34	7 51	Th	17	8 41	7 58	Th	17	7 50	7 28	Th	17	7 45	7 21	Th	17	8 21	8 21	Th	17
18	9 41	8 56	F	18	9 48	8 59	F	18	8 58	8 34	F	18	8 53	8 28	F	18	9 42	9 1	F	18
19	10 48	9 59	W	19	10 54	9 59	W	19	9 56	9 11	W	19	9 52	9 12	W	19	10 48	10 19	W	19
20	11 55	11 1	Th	20	12 1	11 3	Th	20	10 3	9 30	Th	20	10 14	9 33	Th	20	11 55	11 1	Th	20
21	1 2	10 10	S	21	1 10	10 21	S	21	11 20	10 33	S	21	11 11	10 25	S	21	12 2	11 46	S	21
22	2 9	11 19	W	22	2 19	11 30	W	22	12 1	11 46	W	22	12 1	11 25	W	22	1 9	0 8	W	22
23	3 18	12 28	Th	23	3 28	12 39	Th	23	1 1	12 1	Th	23	1 1	11 31	Th	23	2 18	1 52	Th	23
24	4 27	1 37	F	24	4 37	1 48	F	24	2 1	1 1	F	24	2 1	1 54	F	24	3 27	2 3	F	24
25	5 36	2 46	S	25	5 46	2 57	S	25	3 1	2 1	S	25	3 1	3 18	S	25	4 36	3 41	S	25
26	6 45	3 55	W	26	6 55	4 6	W	26	4 1	3 1	W	26	4 1	4 23	W	26	5 45	4 50	W	26
27	7 54	5 4	Th	27	8 4	5 15	Th	27	5 1	4 1	Th	27	5 1	5 10	Th	27	6 54	6 5	Th	27
28	9 3	6 54	W	28	10 3	6 26	W	28	6 1	5 1	W	28	6 1	6 1	W	28	8 3	7 7	W	28
29	10 12	8 3	Th	29	11 12	7 16	Th	29	7 1	6 1	Th	29	7 1	7 1	Th	29	9 12	8 16	Th	29
30	11 21	9 12	F	30	12 21	8 26	F	30	8 1	7 1	F	30	8 1	8 1	F	30	10 21	9 25	F	30
31	12 30	10 21	S	31	1 30	9 36	S	31	9 1	8 1	S	31	9 1	9 1	S	31	11 30	10 34	S	31

Hull tides 50 minutes earlier than Goole each day.

DAILY TIDE TABLES AT GOOLE FOR THE YEAR 1909—continued.

JULY.				AUGUST.				SEPTEMBER.				OCTOBER.				NOVEMBER.				DECEMBER.			
Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.		Date.	Day.	GOOLE High Water.	
		Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.			Morn.	Aftern.
1	Th	5 29	5 51	1	W	7 52	8 15	1	F	8 12	8 32	1	M	9 16	9 27	1	W	9 36	9 57	1	W	10 20	10 45
2	F	6 13	6 32	2	Tu	8 37	8 47	2	S	8 51	9 10	2	Tu	9 49	10 12	2	F	10 20	10 45	2	F	11 10	11 35
3	S	6 52	7 14	3	W	9 14	9 36	3	Th	9 30	9 50	3	W	10 36	11 1	3	S	11 10	11 35	3	S	11 10	11 35
4	Th	7 37	7 59	4	Th	9 56	10 17	4	F	10 11	10 33	4	Th	11 28	11 56	4	Th	11 10	11 35	4	Th	11 10	11 35
5	F	8 23	8 45	5	F	10 38	11 0	5	S	10 38	11 0	5	F	11 56	12 27	5	S	11 10	11 35	5	S	11 10	11 35
6	Th	9 6	9 27	6	S	11 23	11 47	6	Th	11 23	11 47	6	S	11 56	12 27	6	Th	11 10	11 35	6	Th	11 10	11 35
7	W	9 49	10 19	7	Th	11 54	12 29	7	W	11 23	11 47	7	Th	12 27	1 53	7	W	11 10	11 35	7	W	11 10	11 35
8	Th	10 37	11 3	8	F	11 54	12 29	8	Th	11 23	11 47	8	F	12 27	1 53	8	Th	11 10	11 35	8	Th	11 10	11 35
9	F	11 29	11 56	9	S	11 54	12 29	9	Th	11 23	11 47	9	S	12 27	1 53	9	Th	11 10	11 35	9	S	11 10	11 35
10	S	0 48	1 15	10	Th	0 19	0 44	10	W	11 23	11 47	10	Th	12 27	1 53	10	F	11 10	11 35	10	F	11 10	11 35
11	Th	1 45	2 21	11	W	2 25	2 50	11	Th	11 23	11 47	11	W	12 27	1 53	11	Th	11 10	11 35	11	Th	11 10	11 35
12	F	3 4	3 46	12	Th	4 2	4 43	12	F	11 23	11 47	12	F	1 56	2 27	12	F	11 10	11 35	12	F	11 10	11 35
13	W	4 22	4 54	13	S	5 16	5 45	13	Th	11 23	11 47	13	S	2 50	3 25	13	S	11 10	11 35	13	S	11 10	11 35
14	Th	5 22	5 48	14	Th	6 11	6 33	14	Th	11 23	11 47	14	Th	3 43	4 18	14	Th	11 10	11 35	14	Th	11 10	11 35
15	F	6 14	6 38	15	W	7 14	7 33	15	W	11 23	11 47	15	W	4 46	5 21	15	W	11 10	11 35	15	W	11 10	11 35
16	S	7 25	7 47	16	Th	8 12	8 30	16	Th	11 23	11 47	16	Th	5 38	6 13	16	Th	11 10	11 35	16	Th	11 10	11 35
17	S	8 29	8 48	17	F	9 14	9 28	17	F	11 23	11 47	17	F	6 30	7 5	17	F	11 10	11 35	17	F	11 10	11 35
18	Th	9 5	9 38	18	S	10 12	10 28	18	S	11 23	11 47	18	S	7 21	8 46	18	S	11 10	11 35	18	S	11 10	11 35
19	Th	10 12	10 30	19	Th	10 44	11 1	19	Th	11 23	11 47	19	Th	8 14	9 39	19	Th	11 10	11 35	19	Th	11 10	11 35
20	F	11 26	11 46	20	W	11 19	11 39	20	W	11 23	11 47	20	W	9 8	10 33	20	W	11 10	11 35	20	W	11 10	11 35
21	S	0 27	0 49	21	Th	0 23	0 43	21	Th	11 23	11 47	21	Th	10 13	11 38	21	Th	11 10	11 35	21	Th	11 10	11 35
22	F	1 14	1 36	22	F	1 14	1 36	22	F	11 23	11 47	22	F	11 12	12 37	22	F	11 10	11 35	22	F	11 10	11 35
23	S	2 20	2 42	23	S	2 20	2 42	23	S	11 23	11 47	23	S	12 1	1 26	23	S	11 10	11 35	23	S	11 10	11 35
24	Th	3 26	3 48	24	Th	3 26	3 48	24	Th	11 23	11 47	24	Th	1 5	2 20	24	Th	11 10	11 35	24	Th	11 10	11 35
25	F	4 32	4 54	25	F	4 32	4 54	25	F	11 23	11 47	25	F	2 43	3 68	25	F	11 10	11 35	25	F	11 10	11 35
26	S	5 38	5 60	26	S	5 38	5 60	26	S	11 23	11 47	26	S	3 41	4 66	26	S	11 10	11 35	26	S	11 10	11 35
27	Th	6 44	6 66	27	Th	6 44	6 66	27	Th	11 23	11 47	27	Th	4 38	5 63	27	Th	11 10	11 35	27	Th	11 10	11 35
28	F	7 50	8 12	28	F	7 50	8 12	28	F	11 23	11 47	28	F	5 35	6 60	28	F	11 10	11 35	28	F	11 10	11 35
29	S	8 56	9 18	29	S	8 56	9 18	29	S	11 23	11 47	29	S	6 32	7 57	29	S	11 10	11 35	29	S	11 10	11 35
30	Th	10 2	10 24	30	Th	10 2	10 24	30	Th	11 23	11 47	30	Th	7 29	8 54	30	Th	11 10	11 35	30	Th	11 10	11 35
31	F	11 8	11 30	31	F	11 8	11 30	31	F	11 23	11 47	31	F	8 26	9 51	31	F	11 10	11 35	31	F	11 10	11 35

Hull tides 50 minutes earlier than Goole each day.

VALUE OF THE TOTAL IMPORTS AND EXPORTS OF
WITH PROPORTION THEREOF PER

The values of the Imports represent the cost, insurance, and freight; or,
values of the Exports represent the cost and the charges of delivering

YEARS.	TOTAL IMPORTS.		EXPORTS OF BRITISH PRODUCE.	
	Total Value.	Proportion per Head of Population of United Kingdom.	Total Value.	Proportion per Head of Population of United Kingdom.
	£	£ s. d.	£	£ s. d.
1888	387,635,743	10 10 3	234,534,912	6 7 2
1889	427,637,595	11 10 1	248,935,195	6 13 11
1890	420,691,997	11 4 6	263,530,585	7 0 7
1891	435,441,264	11 10 5	247,235,150	6 10 10
1892	423,793,882	11 2 3	*227,216,399	5 19 2
1893	404,688,178	10 10 3	218,259,718	5 13 5
1894	408,344,810	10 10 2	216,005,637	5 11 2
1895	416,689,658	10 12 6	226,128,246	5 15 4
1896	441,808,904	11 3 2	240,145,551	6 1 4
1897	451,028,960	11 5 7	234,219,708	5 17 2
1898	470,544,702	11 13 1	233,359,240	5 15 7
1899	485,035,583	11 17 11	†264,492,211	6 9 9
1900	523,075,163	12 14 3	291,191,996	7 1 6
1901	521,990,198	12 11 3	280,022,376	6 14 9
1902	528,391,274	12 11 10	283,423,966	6 15 1
1903	542,600,289	12 16 1	290,800,108	6 17 3
1904	551,038,628	12 17 6	300,711,040	7 0 6
1905	565,019,917	13 1 5	329,816,614	7 12 7
1906	607,888,500	13 18 6	375,575,338	8 12 0
1907	645,807,942	14 12 11	426,035,083	9 13 3

NOTE.—The above Accounts are exclusive of Bullion and Specie.
* Tobacco manufactured in bond was included with the Exports of Foreign
has been included under the
† Inclusive of the value of ships and boats (new) with their
these Exports was not included in

MERCHANDISE INTO AND FROM THE UNITED KINGDOM,
HEAD OF TOTAL POPULATION.

when goods are consigned for sale, the latest sale value of such goods. The goods on board the ship, and are known as the "free on board" values.

EXPORTS.		TOTAL OF IMPORTS AND EXPORTS.		YEARS.
Of Foreign and Colonial Produce.	Total Exports.	Total Value.	Proportion per Head of Population of United Kingdom.	
£	£	£	£ s. d.	
64,042,629	298,577,541	686,213,284	18 12 2	1888
66,657,484	315,592,679	743,230,274	19 19 10	1889
64,721,533	328,252,118	748,944,115	19 19 7	1890
61,878,568	309,113,718	744,554,982	19 13 11	1891
*64,423,767	291,640,166	715,434,048	18 15 3	1892
58,878,552	277,138,270	681,826,448	17 14 3	1893
57,780,230	273,785,867	682,130,677	17 11 1	1894
59,704,161	285,832,407	702,522,065	17 18 3	1895
56,233,663	296,379,214	738,188,118	18 12 10	1896
59,954,410	294,174,118	745,203,078	18 12 9	1897
60,654,748	294,013,988	764,558,690	18 18 8	1898
65,042,447	329,534,658	814,570,241	19 19 7	1899
63,181,758	354,373,754	877,448,917	21 6 5	1900
67,841,892	347,864,268	869,854,466	20 18 8	1901
65,814,813	349,238,779	877,630,053	20 18 4	1902
69,573,564	360,373,672	902,973,961	21 6 3	1903
70,304,281	371,015,321	922,053,949	21 10 11	1904
77,779,913	407,596,527	972,616,444	22 10 1	1905
85,102,480	460,677,818	1,068,566,318	24 9 6	1906
91,942,084	517,977,167	1,163,785,109	26 7 10	1907

and of Foreign Merchandise transhipped under Bond.
and Colonial Produce prior to 1892. In that and subsequent years it
head of British Produce.
machinery in 1899 and subsequent years. The value of
the returns prior to the year 1899.

MEMORANDA AS TO ACTS OF PARLIAMENT RESTRAINING
EXPORTATION OF TOOLS &C. USED IN COTTON LINEN WOOLLEN
AND SILK MANUFACTURES.

BY Act of 14 Geo. III. c. 75 being "An Act to prevent the Exportation to Foreign Parts of Utensils made use of in the Cotton Linen Woollen and Silk Manufactures of this Kingdom" persons were prohibited from exporting "Tools or Utensils" used in the Cotton Linen Woollen and Silk Manufactures of the Kingdom.

By Act of 21 Geo. III. c. 37 being an Act to explain and amend the last-mentioned Act it was enacted—

That if at any time after the 24th day of June 1781 any person or persons in Great Britain or Ireland shall upon any pretence whatsoever load or put on board or pack or cause or procure to be laden put on board or packed in order to be loaded or put on board of any ship or vessel which shall not be bound directly to some port or place in Great Britain or Ireland or shall lade or cause or procure to be laden on board any boat or other vessel or shall bring or cause to be brought to any quay wharf or other place in order to be so laden or put on board any such ship or vessel *any machine engine tool press paper utensil or implement* whatsoever which now is or at any time or times hereafter shall or may be used in or proper for the preparing working pressing finishing or completing of the *Woollen Cotton Linen or Silk Manufactures* of this Kingdom or any or either of them or any other goods wherein Wool Cotton Linen or Silk or any or either of them are or is used or any part or parts of such machine engine tool press paper utensil or implement by what name or names soever the same shall be called or known; or any *model or plan or models or plans* of any such machine engine tool press paper utensil or implement or any part or parts thereof.

Any Justice might grant a warrant to seize the machines &c. and on conviction the person offending should forfeit the machines &c. and a sum of £200 and be imprisoned for twelve months without bail and until the forfeiture should be paid.

Penalties were also imposed on the Masters of Ships and Custom House Officers conniving at any offence and on persons making machines &c.

TABLE

SHOWING THE NUMBER OF DAYS BETWEEN ANY TWO DATES; ALSO SHOWING THE NUMBER OF DAYS FROM ANY DAY THROUGHOUT THE YEAR TO THE 31ST OF DECEMBER, THE USUAL PERIOD TO WHICH INTEREST IS CALCULATED.

JANUARY.			FEBRUARY.			MARCH.			APRIL.			MAY.			JUNE.		
Jan.	Number.	Days to Dec. 31.	Feb.	Number.	Days to Dec. 31.	Mar.	Number.	Days to Dec. 31.	April.	Number.	Days to Dec. 31.	May.	Number.	Days to Dec. 31.	June.	Number.	Days to Dec. 31.
1	1	364	1	32	333	1	60	305	1	91	274	1	121	244	1	152	213
2	2	363	2	33	332	2	61	304	2	92	273	2	122	243	2	153	212
3	3	362	3	34	331	3	62	303	3	93	272	3	123	242	3	154	211
4	4	361	4	35	330	4	63	302	4	94	271	4	124	241	4	155	210
5	5	360	5	36	329	5	64	301	5	95	270	5	125	240	5	156	209
6	6	359	6	37	328	6	65	300	6	96	269	6	126	239	6	157	208
7	7	358	7	38	327	7	66	299	7	97	268	7	127	238	7	158	207
8	8	357	8	39	326	8	67	298	8	98	267	8	128	237	8	159	206
9	9	356	9	40	325	9	68	297	9	99	266	9	129	236	9	160	205
10	10	355	10	41	324	10	69	296	10	100	265	10	130	235	10	161	204
11	11	354	11	42	323	11	70	295	11	101	264	11	131	234	11	162	203
12	12	353	12	43	322	12	71	294	12	102	263	12	132	233	12	163	202
13	13	352	13	44	321	13	72	293	13	103	262	13	133	232	13	164	201
14	14	351	14	45	320	14	73	292	14	104	261	14	134	231	14	165	200
15	15	350	15	46	319	15	74	291	15	105	260	15	135	230	15	166	199
16	16	349	16	47	318	16	75	290	16	106	259	16	136	229	16	167	198
17	17	348	17	48	317	17	76	289	17	107	258	17	137	228	17	168	197
18	18	347	18	49	316	18	77	288	18	108	257	18	138	227	18	169	196
19	19	346	19	50	315	19	78	287	19	109	256	19	139	226	19	170	195
20	20	345	20	51	314	20	79	286	20	110	255	20	140	225	20	171	194
21	21	344	21	52	313	21	80	285	21	111	254	21	141	224	21	172	193
22	22	343	22	53	312	22	81	284	22	112	253	22	142	223	22	173	192
23	23	342	23	54	311	23	82	283	23	113	252	23	143	222	23	174	191
24	24	341	24	55	310	24	83	282	24	114	251	24	144	221	24	175	190
25	25	340	25	56	309	25	84	281	25	115	250	25	145	220	25	176	189
26	26	339	26	57	308	26	85	280	26	116	249	26	146	219	26	177	188
27	27	338	27	58	307	27	86	279	27	117	248	27	147	218	27	178	187
28	28	337	28	59	306	28	87	278	28	118	247	28	148	217	28	179	186
29	29	336				29	88	277	29	119	246	29	149	216	29	180	185
30	30	335				30	89	276	30	120	245	30	150	215	30	181	184
31	31	334				31	90	275				31	151	214			

TABLE
SHOWING THE NUMBER OF DAYS BETWEEN ANY TWO DATES, &c.—*continued*.

JULY.			AUGUST.			SEPTEMBER.			OCTOBER.			NOVEMBER.			DECEMBER.		
July.	Number.	Days to Dec. 31.	Aug.	Number.	Days to Dec. 31.	Sept.	Number.	Days to Dec. 31.	Oct.	Number.	Days to Dec. 31.	Nov.	Number.	Days to Dec. 31.	Dec.	Number.	Days to Dec. 31.
1	182	183	1	213	152	1	244	121	1	274	91	1	305	60	1	335	30
2	183	182	2	214	151	2	245	120	2	275	90	2	306	59	2	336	29
3	184	181	3	215	150	3	246	119	3	276	89	3	307	58	3	337	28
4	185	180	4	216	149	4	247	118	4	277	88	4	308	57	4	338	27
5	186	179	5	217	148	5	248	117	5	278	87	5	309	56	5	339	26
6	187	178	6	218	147	6	249	116	6	279	86	6	310	55	6	340	25
7	188	177	7	219	146	7	250	115	7	280	85	7	311	54	7	341	24
8	189	176	8	220	145	8	251	114	8	281	84	8	312	53	8	342	23
9	190	175	9	221	144	9	252	113	9	282	83	9	313	52	9	343	22
10	191	174	10	222	143	10	253	112	10	283	82	10	314	51	10	344	21
11	192	173	11	223	142	11	254	111	11	284	81	11	315	50	11	345	20
12	193	172	12	224	141	12	255	110	12	285	80	12	316	49	12	346	19
13	194	171	13	225	140	13	256	109	13	286	79	13	317	48	13	347	18
14	195	170	14	226	139	14	257	108	14	287	78	14	318	47	14	348	17
15	196	169	15	227	138	15	258	107	15	288	77	15	319	46	15	349	16
16	197	168	16	228	137	16	259	106	16	289	76	16	320	45	16	350	15
17	198	167	17	229	136	17	260	105	17	290	75	17	321	44	17	351	14
18	199	166	18	230	135	18	261	104	18	291	74	18	322	43	18	352	13
19	200	165	19	231	134	19	262	103	19	292	73	19	323	42	19	353	12
20	201	164	20	232	133	20	263	102	20	293	72	20	324	41	20	354	11
21	202	163	21	233	132	21	264	101	21	294	71	21	325	40	21	355	10
22	203	162	22	234	131	22	265	100	22	295	70	22	326	39	22	356	9
23	204	161	23	235	130	23	266	99	23	296	69	23	327	38	23	357	8
24	205	160	24	236	129	24	267	98	24	297	68	24	328	37	24	358	7
25	206	159	25	237	128	25	268	97	25	298	67	25	329	36	25	359	6
26	207	158	26	238	127	26	269	96	26	299	66	26	330	35	26	360	5
27	208	157	27	239	126	27	270	95	27	300	65	27	331	34	27	361	4
28	209	156	28	240	125	28	271	94	28	301	64	28	332	33	28	362	3
29	210	155	29	241	124	29	272	93	29	302	63	29	333	32	29	363	2
30	211	154	30	242	123	30	273	92	30	303	62	30	334	31	30	364	1
31	212	153	31	243	122	31			31	304	61				31	365	

THE ENGLISH MILE COMPARED WITH OTHER
EUROPEAN MEASURES.

	English Statute Mile.	English Geog. Mile.	French Kilomètre.	German Geog. Mile.	Russian Verst.
English Statute Mile ..	1·000	0·867	1·609	0·217	1·508
English Geog. Mile	1·153	1·000	1·855	0·250	1·738
Kilomètre	0·621	0·540	1·000	0·135	0·937
German Geog. Mile	4·610	4·000	7·420	1·000	6·953
Russian Verst.....	0·663	0·575	1·067	0·144	1·000
Austrian Mile	4·714	4·089	7·586	1·022	7·112
Dutch Ure	3·458	3·000	5·565	0·750	5·215
Norwegian Mile	7·021	6·091	11·299	1·523	10·589
Swedish Mile	6·644	5·764	10·692	1·441	10·019
Danish Mile	4·682	4·062	7·536	1·016	7·078
Swiss Stunde	2·987	2·592	4·808	0·648	4·505

	Austrian Mile.	Dutch Ure.	Norwe- gian Mile.	Swedish Mile.	Danish Mile.	Swiss Stunde.
English Statute Mile ..	0·212	0·289	0·142	0·151	0·213	0·335
English Geog. Mile	0·245	0·333	0·164	0·169	0·246	0·386
Kilomètre	0·132	0·180	0·088	0·094	0·133	0·208
German Geog. Mile	0·978	1·333	0·657	0·694	0·985	1·543
Russian Verst	0·141	0·192	0·094	0·100	0·142	0·222
Austrian Mile	1·000	1·363	0·672	0·710	1·006	1·578
Dutch Ure	0·734	1·000	0·493	0·520	0·738	1·157
Norwegian Mile	1·489	2·035	1·000	1·057	1·499	2·350
Swedish Mile.....	1·409	1·921	0·948	1·000	1·419	2·224
Danish Mile	0·994	1·354	0·667	0·705	1·080	1·567
Swiss Stunde	0·634	0·864	0·425	0·449	0·638	1·000

TABLE SHOWING THE NUMBER OF DAYS FROM ANY DAY OF ONE
MONTH TO THE SAME DAY OF ANY OTHER MONTH.
NUMBER OF DAYS FROM DAY TO DAY.

FROM TO	JAN.	FEB.	MAR.	APRIL	MAY	JUNE	JULY	AUG.	SEPT.	OCT.	NOV.	DEC.
JANUARY ..	365	31	59	90	120	151	181	212	243	273	304	334
FEBRUARY..	334	365	28	59	89	120	150	181	212	242	273	303
MARCH....	306	337	365	31	61	92	122	153	184	214	245	275
APRIL.....	275	306	334	365	30	61	91	122	153	183	214	244
MAY	245	276	304	335	365	31	61	92	123	153	184	214
JUNE.....	214	245	273	304	334	365	30	61	92	122	153	183
JULY.....	184	215	243	274	304	335	365	31	62	92	123	153
AUGUST ...	153	184	212	243	273	304	334	365	31	61	92	122
SEPTEMBER	122	153	181	212	242	273	303	334	365	30	61	91
OCTOBER ..	92	123	151	182	212	243	273	304	335	365	31	61
NOVEMBER.	61	92	120	151	181	212	242	273	304	334	365	30
DECEMBER.	31	62	90	121	151	182	212	243	274	304	335	365

Example of Use of Table:—To find the number of days from 16th August to 27th February. Find August in the side column and February at the top; the number at the intersection, viz., 184, is the number of days from 16th August to 16th February; and 11 (the difference between 16 and 27), and the sum 195 is the number required. Similarly, the number from 16th August to 5th February is 184 less 11, or 173.

TERMS AND ABBREVIATIONS COMMONLY USED IN BUSINESS.

A/cAccount.

CCurrency.

\$A dollar.

E. E.Errors excepted.

E. & O. E. ..Errors and omissions
excepted.

F. O. B.Free on board (delivered
on deck without expense to the
ship).

F. P. A.Free of particular
average.

INST.....Present month.

PROX.Next month.

ULT.....Last month.

D/DDays after date.

M/D.....Months after date.

D/SDays after sight.

%.....Per cent.

@ ₧ lbAt per pound.

B/LBill of lading.

AD VALOREM ..According to value.

AFFIDAVITStatement on oath.

AFFIRMATION..Statement without an
oath.

AGIOThe premium borne
by a better sort of money above
an inferior.

ASSETSA term for property in
contradistinction to liabilities.

BANCO.....A continental term
for bank money at Hamburg
and other places.

DEAD FREIGHT.—The damage payable by one who engages to load a ship fully,
and fails to do so.

DEVIATION, in marine insurance, is that divergence from the voyage insured
which releases the underwriter from his risk.

DISCOUNT.—An allowance made for payment of money before due.

POLICY.—The document containing the contract of insurance. A *Valued Policy*
is when the interest insured is valued. An *Open Policy* is one in which
the amount is left for subsequent proof. In an open policy where the
value shipped does not equal the value insured, the difference is termed
over insurance; and the proportionable amount of premium returnable to
the insurer is called a *return for short interest*.

PRIMAGE.—A small allowance for the shipmaster's care of goods, now generally
included in the freight.

PRO RATA.—Payment in proportion to the various interests concerned.

QUID PRO QUO.—Giving one thing for another.

RESPONDENTIA.—A contract of loan by which goods in a ship are hypothecated
to the lender, as in bottomry.

ULLAGE.—The quantity a cask wants of being full.

PRINCIPAL ARTICLES OF THE CALENDAR, FOR THE YEAR 1909.

Golden Number.....	10	Dominical Letter.....	C
Solar Cycle.....	14	Roman Indiction.....	7
Epaet	8		

Year 6622 of the Julian Period.

- „ 1913 from the Birth of Christ.
- „ 2662 „ „ Foundation of Rome according to Varron.
- „ 7417 of the World (Constantinopolitan account).
- „ 7401 „ „ (Alexandrian account).
- „ 5670 of the Jewish Era commences on September 16th, 1909.
- „ 1327 of the Mahommedan Era commences on January 23rd, 1909.
- Ramadân (Month of Abstinence observed by the Turks) commences on September 16th, 1909.

FIXED AND MOVABLE FESTIVALS, ANNIVERSARIES, ETC.

Epiphany.....	Jan. 6	Ascension Day	May 20
Septuagesima Sunday	Feb. 7	Pentecost—Whit Sunday....	„ 30
Quinquagesima Sunday	„ 21	Trinity Sunday	June 6
Ash Wednesday.....	„ 24	St. John Baptist—Midsummer	
First Sunday in Lent	„ 28	Day	„ 24
St. Patrick	Mar. 17	St. Michael—Michaelmas Day	Sept. 29
Lady Day	„ 25	King Edward VII. born (1841)	Nov. 9
Palm Sunday.....	Apl. 4	St. Andrew	„ 30
Good Friday	„ 9	Christmas Day (Saturday) ..	Dec. 25
Easter Sunday	„ 11		

THE FOUR QUARTERS OF THE YEAR.

		H.	M.
Spring Quarter begins	March 21st	6	13 morning.
Summer „ „	June 22nd.....	2	6 morning.
Autumn „ „	September 23rd	4	45 afternoon.
Winter „ „	December 22nd	11	20 morning.

BANK HOLIDAYS. LAW SITTINGS. ECLIPSES.

REGISTERS OF BIRTHS, MARRIAGES, AND DEATHS.

These are now kept at Somerset House, and may be searched on payment of the fee of one shilling. If a certified copy of any entry be required, the charge for that, in addition to the shilling for the search, is two shillings and sevenpence, which includes a penny for stamp duty. The registers contain an entry of births, deaths, and marriages since 1st July, 1837.

BANK HOLIDAYS, 1909.

ENGLAND.

Easter Monday	April	12
Whit Monday.....	May	31
First Monday in August.....	August	2
Boxing Day (Monday).....	December	27

SCOTLAND.

New Year	January	1
Good Friday	April	9
First Monday in May	May	3
First Monday in August.....	August	2
Boxing Day	December	27

LAW SITTINGS, 1909.

	Begin		End
Hilary Sittings.....	January 11	.....	April 7
Easter "	April 20	.....	May 28
Trinity "	June 8	.....	July 31
Michael. "	Oct. 12	.....	December 21

ECLIPSES, 1909.

In the year 1909 there will be two Eclipses of the Sun and two of the Moon:—

A Total Eclipse of the Moon, June 3rd—4th, visible at Greenwich.

An Annular Eclipse of the Sun, June 17th—18th, invisible at Greenwich.

A Total Eclipse of the Moon, November 27th, partly visible at Greenwich.

A Partial Eclipse of the Sun, December 12th, invisible at Greenwich.

CALENDAR FOR 1909.

January.							February.							March.						
\$	...	3	10	17	24	31	\$	...	7	14	21	28		\$	...	7	14	21	28	
M	...	4	11	18	25	...	M	1	8	15	22	...		M	1	8	15	22	29	
Tu	...	5	12	19	26	...	Tu	2	9	16	23	...		Tu	2	9	16	23	30	
W	...	6	13	20	27	...	W	3	10	17	24	...		W	3	10	17	24	31	
Th	...	7	14	21	28	...	Th	4	11	18	25	...		Th	4	11	18	25	...	
F	1	8	15	22	29	...	F	5	12	19	26	...		F	5	12	19	26	...	
S	2	9	16	23	30	...	S	6	13	20	27	...		S	6	13	20	27	...	
April.							May.							June.						
\$	...	4	11	18	25		\$	...	2	9	16	23	30		\$	...	6	13	20	27
M	...	5	12	19	26		M	...	3	10	17	24	31		M	...	7	14	21	28
Tu	...	6	13	20	27		Tu	...	4	11	18	25	...		Tu	1	8	15	22	29
W	...	7	14	21	28		W	...	5	12	19	26	...		W	2	9	16	23	30
Th	1	8	15	22	29		Th	...	6	13	20	27	...		Th	3	10	17	24	...
F	2	9	16	23	30		F	...	7	14	21	28	...		F	4	11	18	25	...
S	3	10	17	24	...		S	1	8	15	22	29	...		S	5	12	19	26	...
July.							August.							September.						
\$	...	4	11	18	25		\$	1	8	15	22	29		\$	...	5	12	19	26	
M	...	5	12	19	26		M	2	9	16	23	30		M	...	6	13	20	27	
Tu	...	6	13	20	27		Tu	3	10	17	24	31		Tu	...	7	14	21	28	
W	...	7	14	21	28		W	4	11	18	25	...		W	1	8	15	22	29	
Th	1	8	15	22	29		Th	5	12	19	26	...		Th	2	9	16	23	30	
F	2	9	16	23	30		F	6	13	20	27	...		F	3	10	17	24	...	
S	3	10	17	24	31		S	7	14	21	28	...		S	4	11	18	25	...	
October.							November.							December.						
\$	...	3	10	17	24	31	\$	...	7	14	21	28		\$	...	5	12	19	26	
M	...	4	11	18	25	...	M	1	8	15	22	29		M	...	6	13	20	27	
Tu	...	5	12	19	26	...	Tu	2	9	16	23	30		Tu	...	7	14	21	28	
W	...	6	13	20	27	...	W	3	10	17	24	...		W	1	8	15	22	29	
Th	...	7	14	21	28	...	Th	4	11	18	25	...		Th	2	9	16	23	30	
F	1	8	15	22	29	...	F	5	12	19	26	...		F	3	10	17	24	31	
S	2	9	16	23	30	...	S	6	13	20	27	...		S	4	11	18	25	...	

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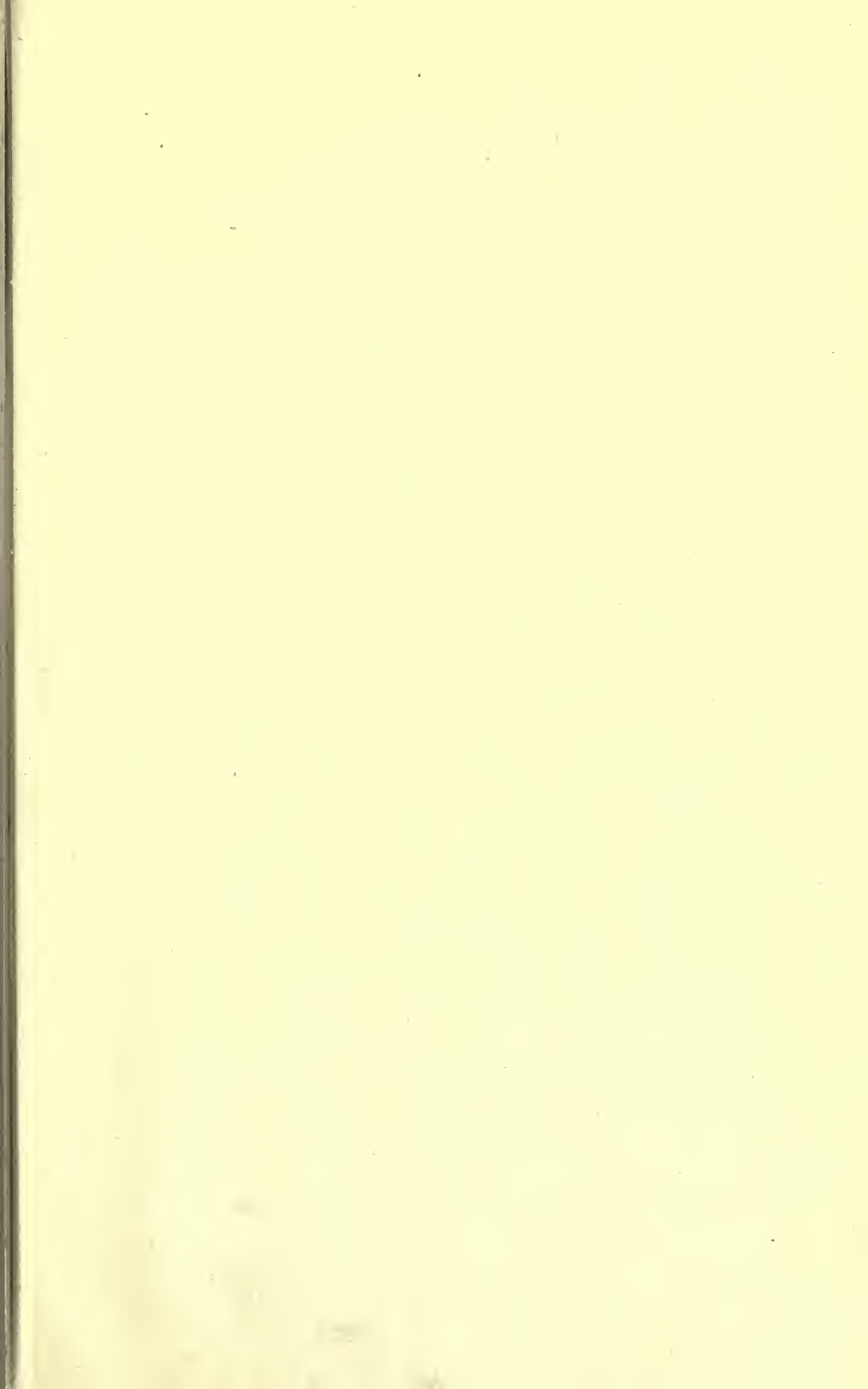


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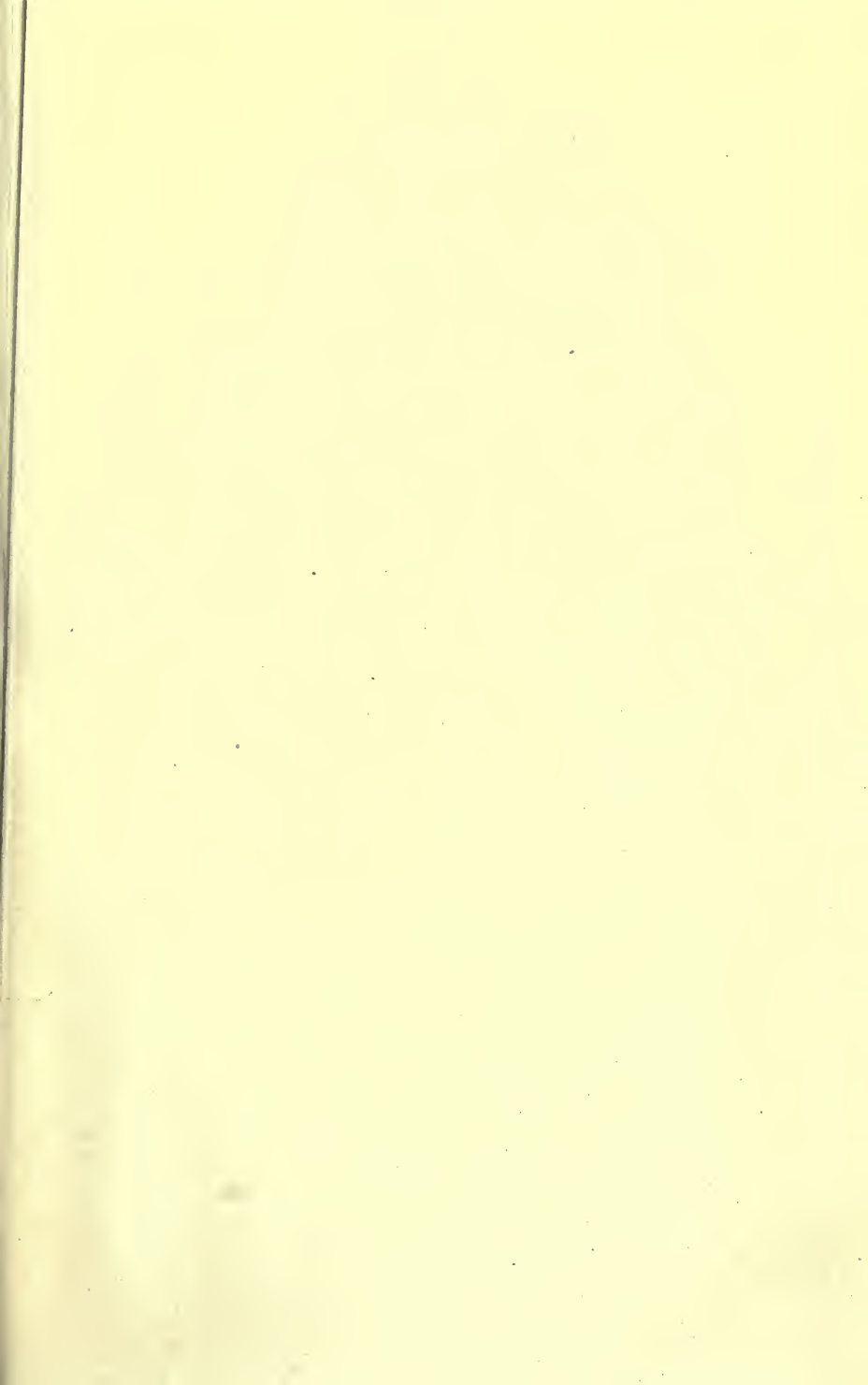
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